WONDERS OF A

GREAT CITY

SIGHTS
SECRETS
AND SINS

OF

NEW YORK

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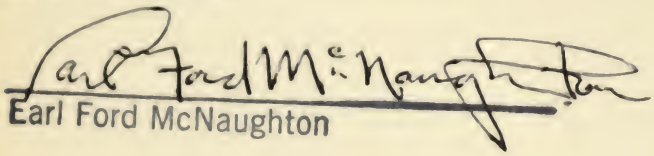

Earl Ford McNaughton

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Birdseye View of New York City.

WONDERS OF A GREAT CITY:

OR THE

SIGHTS, SECRETS AND SINS

OF

NEW YORK

Being a wonderful portrayal of the varied phases of life in the greatest city of America. Giving Pen Pictures of New York City ---its Men and Women; how and where they live; their manners and customs; how they speculate, trade, cheat and get cheated; and in fact a photograph as true as can be made of the Great Babel of the Western continent, where all sorts of things are done.

Giving a true picture of New York's inner life, such as has never before been published.

EDITED BY

MATTHEW HALE SMITH,
The Renowned "Burleigh" of the New York and Boston Press.

PROF. HENRY L. WILLIAMS,
Editor, Author and Publisher.

RALPH BAYARD,
The noted New York Journalist.

Elegantly Embellished with over forty full page Engravings, each one a gem of artistic workmanship.

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1887.
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Publishers' Preface.

This volume, while replete with historical matter, does not purport to be a history of New York. It is a compilation of sketches, wherein scenes and incidents attendant upon life in the metropolis of the New World, are faithfully portrayed. There has been no attempt at coloring or sensational writing, and, while the truth has been told, it has been presented in a chaste but vivid manner. The subjects treated, from beginning to end, are those believed to be equally instructing and amusing. This work was designed by the late Matthew Hale Smith, who, under the nom de plume of "Burleigh," contributed largely upon New York topics to the leading journals of the United States, and wrote a volume entitled "Sunshine and Shadow." At Mr. Smith's demise, Professor H. L. Williams, a prominent New York journalist, was engaged to finish this work. He, however, speedily followed his predecessor to the tomb. Commencing where death concluded the labors of Mr. Smith and Professor Williams, Mr. Ralph Bayard, (now engaged on the editorial staff of the "New York Daily Graphic,") has happily succeeded in completing the "Wonders of a Great City."

THE PUBLISHERS.

CONTENTS.

Chapter I.

THE CITY OF NEW YORK.

Geographical Description of the Metropolis of the New World—The Principal Streets—New York as a Place of Residence—Its Beneficence—An Example—The Ministry of New York.....25

Chapter II.

METROPOLITAN HIGH LIFE.

The Class of People who suffice to make up its Legion—Conspicuous Absence of the Knickerbockers—A Sample High Life Ball—Cocking Main in a Fifth Avenue Parlor.....39

Chapter III.

WALL STREET IN OLDEN TIMES.

Early Speculations in the Street—1670 and 1870—Sharp Financiering—Federal Hall—Fashion in Wall Street—George Washington—Costumes—Odd Customs—Wall Street Religion—Wall Street and the Brokers..47

Chapter IV.

MODERN WALL STREET.

The Most Notorious Thoroughfare in the World—How Stocks are Bought and Sold—Wrangles of the Bulls and Bears—Operators on the Street—The Stock Exchange and its Lesser Adjuncts—In the Clearing House—How a Tight Money Market is created—Black Friday.....65

Chapter V.

SPECULATION AND ITS FRUITS.

A few Observations as to the Causes which induce men to enter Wall Street—A Case in Point—No Moral Principle—The Infatuation—Sharp Practices—The Street on the Outside—One Noted Fraud—Perils of Speculation.—Honesty Leads.....87

Chapter VI.

TWO FINANCIAL TYPHOONS.

The Panic of 1873 and the Disastrous Outcome of the Grant & Ward Failure—The Moneyed Center Shaken—Houses Blown Down—The Manhattan Bank on the Crisis—The Great Crash—The Revulsion—Returning Confidence—The New Styles and the Old—The Trust Company on the Heights—Fisk and Gould—A Sadder View—The Panic of 1884—A Day of Terror—Prominent Men Ruined—Ferdinand Ward's Victims—Graphic Pen Pictures—Ward's Treachery to General Grant.....109

Chapter VII.

A NIGHT ON THE BATTERY.

The Battery as it was—A Suicide—A Dark Story—The Temptation—A Rescue—Forced Loans—Traffic in Flesh and Blood—Maddening Extortions.....133

Chapter VIII.

BLACK-MAILING AS AN ART.

Methods of Raising Money—A Widower Blackmailed—A Minister Falls Among Thieves—Blackmailers at a Wedding—A Bride Called on—Another Mode—Blackmailer Foiled—Hotel Registers and Blackmail.141

Chapter IX.

SUNDAY IN NEW YORK.

A Specimen Sabbath Morning—The Church Goers—The Pleasure Goers—A few Religious Peculiarities—Foreigners and Sunday—Sample Sunday Amusements—Varied Notes.....152

Chapter X.

THE NEW YORK POLICE.

The Old System of Protecting the City—How the Metropolitan and the Present one were Created—Organization and Methods of the Department—Brave Men—The Police at their Work—Always on Hand—Station House Scenes—The Bureau of Information.....158

Chapter XI.

THE DETECTIVE FORCE.

Its Origin—Inspector Byrne, Prince of His Profession—Qualifications of a Detective—How the Thief takers do their Work—Why Rogues go

Clear—The Arrest of a Pickpocket—An Old Man in Trouble—A Minister in Trouble—A Sea Captain in Difficulty—Stories of Adventure by Members of the Corps—The Rogues' Gallery 183

Chapter XII.

THE TOMBS.

History of Gotham's Famous Prison—How it Looks Outside and In—The Management—Prisoners known to Criminal fame, who have been confined within its Walls—A Court Scene—Divine Service—Ludlow Street Jail.....202

Chapter XIII.

THE FIVE POINTS.

A Scene at Five Points—Ladies' Five Points Mission—Origin of the Work—The Field Selected—The Nationality of the Lowly—The Mission begun—A Walk Around Five Points—The Mission of the Beautiful—How the Work is Supported—Success of the Mission Work—A Remarkable Meeting.....221

Chapter XIV.

THE BOWERY.

The Flashiest of all Flash Streets in the Metropolis—Its Appearance on Sunday—The Persons who Inhabit it—Lager Beer Gardens—A Walk up the Avenue.....233

Chapter XV.

INCIDENTS IN CITY EVANGELIZATION.

The New York City Mission—Origin of the Work—Thrilling Incidents—Temperance in a Rum Saloon—Rescue of the Destitute—A Soldier in Trouble—A Young Man's Story—Not Easily Discouraged—A Missionary's Daily Work—A Fool Answered According to his Folly.....238

Chapter XVI.

BUSINESS REVERSES IN NEW YORK.

Mirage of Wealth—Railroad Conductor—A Railroad King—Saratoga Belle—Rock in the Channel—Success a Coy Thing—Old Merchants.....248

Chapter XVII.

FAST LIFE IN NEW YORK.

Recreations of the Fast Class—A Ruined Man, once a Financial King—The Fast Men at the Club Houses—The Club Houses, and How They Live There—A Startling Case.....262

Chapter XVIII.

NEW YORK'S BLIGHT.

The Alarming Prevalence of Prostitution—Statistics of the Lost Sisterhood—Houses of the First Class—How they are Filled—Agents and Runners—Startling Facts—A Night Encounter—A Mayor's Experience—Hopeless Classes—Houses of Assignation—Women on the Pave—Sad Sketches.....270

Chapter XIX.

CLUBS OF THE CITY.

Some of the Institutions where Weary Men Seek Quiet and Recreation—The Union League, Manhattan, Blossom, Century, New York, Union, Lotos, Coaching, St. Nicholas, Lambs and Author's Clubs—Pet Hoodlum Organizations.....299

Chapter XX.

NEW YEAR'S DAY IN NEW YORK.

Its Antiquity—The Preparation—The Table—The Dress of the Ladies—The Reception—New Year's Night.....312

Chapter XXI.

CENTRAL PARK.

Origin of the Greatest Free Park in the World—How it may be Reached from the Business Section of the City—Objects of Universal Interest—The Menagerie and Museums—Cleopatra's Needle—The Mall—Gates and their Titles—Riverside Park and General Grant's Tomb.....318

Chapter XXII.

THE GAMBLING HOUSES.

Handsomely furnished Parlors Where the Tiger is more Relentless than in his Native Jungle—How Some of the Principal Houses are Arranged—John Morrissey's Connection with Gambling—Day and Night Games—The Plucking System—Female Gambling Houses—Pool Rooms, Policy and Lottery.....338

Chapter XXIII.

THE FIRE DEPARTMENT.

How the Present Excellent System Supplanted the Old Volunteer Organizations—Strength of the Department—The Engines, Horses, Men and Methods in Vogue—Government of the Force.....374

Chapter XXIV.

FIRST DIVISION NATIONAL GUARD.

Formation of the Division—The Military as a Police Force—The Military and Riots—The Seventh Regiment at the Astor Place Riot—Mayor Wood's Riot—An Episode—The Finale—First Division and the War—Presidential Reception—The Parades.....381

Chapter XXV.

LIFE AMONG THE LOWLY.

Homes of the Impoverished—A Night Tramp—Barefooted Beggars—A Street Boy—A Sad Scene—Genteel Suffering—Park Lodgers and their Methods—Homes for Seamen—The Beggar's Revel.....394

Chapter XXVI.

THE CHILDREN OF ABRAHAM.

The Jews in New York—The Synagogues—Innovations—The Feast of the Passover—Jewish Sunday Schools 414

Chapter XXVII.

UNLUCKY MEN.

Old Superstitions—Wizards on the Street—Lucky and Unlucky Days—Lucky and Unlucky Men—Hospital for Decayed Merchants—Illustrations of Ill Luck—The Devil.....421

Chapter XXVIII.

PANEL-THIEVING.

A System of Robbery which is Seldom Punished—Operatives and Victims—How the Fly is Lured to the Spider's Parlor—The Disgraceful Game in Detail.....427

Chapter XXIX.

POLITICAL MACHINES.

The Political Organizations of the Metropolis as Mammoth as its Business Enterprises—Halls and Factions—How a Campaign is Conducted—The Use of Money in Elections.....431

Chapter XXX.

FORTUNE'S EBB AND FLOW.

How Money is Lost and Made in Speculation—The Wealth of Wall Street—Poor Boys and Rich Men—A few Illustrations of the Methods by which Operators can Successfully Defy Fickle Fortune—A glimpse at the Other Side of the Subject—Infatuated Women who desire to Dabble in Stocks—A Successful Greenhorn.....439

Chapter XXXI.

FINANCIAL IRREGULARITIES.

A New Synonym for Crime in Vogue in Speculative Circles—The Peculiar Atmosphere of New York's Fatal Mælstrom—Some of the Immoralities of the Street—How the Money Goes—The Gray and Ketchum Methods—Human Wrecks.....456

Chapter XXXII.

THE SAWDUST GAME.

How Persons from the Rural Districts with a few dollars and an all consuming Desire to become Speedily Rich, are Shorn—Counterfeit Money in Name Only—An Interview with the King of Bogus Currency Swindlers.....475

Chapter XXXIII.

CONFIDENCE OPERATORS.

Devices which Lure the Dollars from the Pockets of the Confiding—Some of the Number Exposed—Plin White's Remarkable Career—Property of Orphans and Widows—Bogus Auctions—Sham Jewels and Subscription Lists—Petty Swindles.....481

Chapter XXXIV.

THE CRIMINAL CLASS.

Statistics of the Pirate Element of the Metropolis—Professional Thieves and their Methods of Making a Turn—The Bank Burglar—Thieves and their Relations to the Modern Vidocq's—Night Hackmen who Rob their Fares—Reformation Practically out of the Question.....509

Chapter XXXV.

BOODLE ALDERMEN.

The Disgraceful Sale of Broadway to a Street Car Corporation by the City Council—A Part of the Bribe-Takers in the Penitentiary and the Remainder in Canada—Waite's Case.....534

Chapter XXXVI.

DISHONEST DEVICES.

Gift Swindles and Lottery Enterprises of the Metropolis—Their Extent and Plans of Operation—The Prize Ticket, Circular and Medical Schemes—Some Sample Letters.....541

Chapter XXXVII.

SKETCHES HERE AND THERE.

Sharp Men and Sharp Trade—The Dangerous Practice of Imitating Signatures—Tricks to get Money—Experts—Sold out of House and Home—Jacob Little and Morse in Wall Street—Shadows on the Street—A Reasonable Request—Religion in the Street—Lady Brokers.....552

Chapter XXXVIII.

PUBLISHER ROBERT BONNER,

His Early Career and Removal to New York—His System of Advertising—The Value of a Name—Mr. Beecher and the Ledger—Bonner's Horses—Personal Traits.....568

Chapter XXXIX.

THE ONLY BARNUM.

Sketch of the Man Who Has in His Time both Humbugged and Amused the World—His Early Career—The Theory of Success—Unhappy Reverses—Some Personal Incidents.....579

Chapter XL.

JAMES FISK, Jr.

The Architect of His Own Fortune—Sets Up For Himself—Mr. Fisk as a Business Man—The Opera House—The September Panic—Run on the Tenth National Bank—Murdered by Stokes.....590

Chapter XLI.

COMMODORE VANDERBILT.

Vanderbilt and Collins—The Hudson River Railroad—Vanderbilt's Revenge—Vanderbilt in His Office—Personal Incidents—Railroad Slaughter — Personals — Vanderbilt and His Horses — The Vanderbilt Property.....607

Chapter XLII.

STEWART, THE PRINCELY MERCHANT.

The Down-Town Store — Early Career — Sensational Advertising — How Stewart Did Business—Stewart at His Work—Running the Gauntlet—An Autocrat—A Napoleon in Trade—Shrewd Investments—Personal of Stewart—His Death.....621

Chapter XLIII.

JAY GOULD.

The Man who has Made Many Millions by Watering Stocks and Wrecking Railroad and Telegraph Companies—His Early Career—Operations with Fish—Questionable Transactions—An Unenviable Record.....637

Chapter XLIV.

THE METROPOLITAN PRESS.

Printing-House Square—A Brief Bit of History—How Morning Journals are Made—Night Work—Stereotypes from the Forms—How the News is Collected and Distributed—Editors and Journalists—The New York Press—Bennett and Greeley—Editors of To-day.....651

Chapter XLV.

HENRY WARD BEECHER.

Brief Resume of the Life and Works of the Late Plymouth Pastor—His Personal Magnetism—His Belief one of True and Loveable Christianity—Occasions When His Character Stamped Him the Prince of Modern Teachers—Dark Moments—Closing Scenes.....674

Chapter XLVI.

DASHES HERE AND THERE.

A Hobby Among Women for Cosmetics—Burning their Faces in Order to Improve their Complexion—How Families Thrive on Canal Boats in Winter—Melting Down Millions of Silver—Minor Topics.....699

Chapter XLVII.

MANHATTAN CAUSERIE.

The Photographic Craze—Type-Writing Put to a Bad Use—The Messenger Boy—Central Park Ambulances—The Morgue—Flower Mission—Titled Americans—Moonlight Pic-nics—Metropolitan Moonshiners—Statistics of Immigration.....738

Chapter XLVIII.

TALMAGE AND THE TABERNACLE.

Portrait of the Popular Brooklyn Divine—His Career and Success—The New Tabernacle—The Night Side of New York—Talmage's Trial—The Sensationalist Abroad—Talmage as a Lecturer.....777

Chapter XLIX.

NEW YORK IN SUMMER.

How the Tired and Heated may Ferret Out Cool Spots—Delicious Glen Island—Long Branch and Rockaway—Coney Island Down The Bay—Some of the American Brighton's Attractions.....783

Chapter L.

THE ELEVATED RAILWAYS.

Rapid Transit—The Metropolitan Elevated Railways—How the Roads are Constructed—The Stations and Equipments—Upper New York—Immense Advantages of the Roads to the City.....793

Chapter LI.

MEAT FOR THE MILLION.

How the City is Fed—Sources of Supply—Stock Yards and Slaughter Houses—The Metropolitan Markets—Washington Market in the Morning—Restaurants and Cheap Eating Houses—Millions to Feed Millions.....798

Chapter LII.

THE NEW YORK POST OFFICE.

Postal Service Years Ago—The New Post Office—Business of the Office—Expert Clerks—Checks and Safe-Guards—A Busy Place.....807

Chapter LIII.

METROPOLITAN AMUSEMENTS.

The Old Park Theatre—Other Old Theatres—Modern Places of Amusement—Stage Epidemics—The Theatre of To-day.....811

Chapter LIV.

HOTELS IN THE CITY.

The City Coffee House—Shakespeare Tavern and Washington Hotel—The Modern Broadway Houses—Some of the Grand Up-town Hotels—Means and Appliances of the Present.....816

Chapter LV.

PECULIARITIES OF GOTHAM CHURCHES.

Clerical Repute—Fluctuations of Places of Worship—Grace Church—Wayside Worship—Treatment of Strangers—Trinity and its Vast and Wealthy Estates.....820

Chapter LVI.

QUEER INDUSTRIES.

Strange Avocations by which Hundreds of Persons Contrive to Make a Living—The Sauer Kraut Cutter and Cat Meat Man—Street Vendors of Cooling Drinks—Fakirs, Artists and Musicians—Sandwich Perambulators—The Time Peddler.....831

Chapter LVII.

THE BIG BRIDGE.

The Suspension Bridge Over East River—Length, Strength and Size of the Structure—The Approaches—Methods of Transportation—Opening Day Scenes.....846

Chapter LVIII.

THE BARTHOLDI STATUE.

One of the Modern Wonders of the World erected in New York Harbor—The Gift to Free America of a Liberty-Loving Frenchman—Description of the Statue.....849

Chapter LIX.

MAYOR HEWITT'S CRUSADE.

Successful War Ordered Against the Dives of Gotham—One Class of Vice put down by a Determined City Official—A Tour of the Plague-Spot District—Encouraging Scenes.....854

Full-Page Illustrations.

1—Bird's-eye view of New York City.
2—Oldest picture of New York.
3—New York in 1664.
4—The first Public School House.
5—Fulton's first steamboat; the Clermont.
6—Old City or Federal Hall; Wall street.
7—Old Brooklyn Ferry House of 1746.
8—Battery and Bowling Green during the Revolution.
9—Ludlow Street Jail.
10—Interior view of the Tombs.
11—The Tombs; Sunday morning.
12—View of Park avenue.
13—View of South street.
14—Scene on Fifth avenue.
15—View on Broadway near Post-office.
16—The New York Post-office.
17—Interior view of Post-office.
18—Trinity Church.
19—Inside Trinity Church.

20—Inside Plymouth Church.
21—The Brooklyn Tabernacle.
22—St. Patrick's Cathedral.
23—Herald Building; Broadway near Wall st.
24—Wall street from corner of Hanover street, looking towards Broadway.
25—Scene on Wall street during 1884 panic.
26—Union Square.
27—Riverside Park.
28—Central Park; Saturday afternoon.
29—Central Park; The Mall.
30—Central Park; The Terrace.
31—New York Ambulance Service.
32—Interior view of the Morgue.
33—Removing and receiving dead bodies.
34—Scenes at Castle Garden.
35—A Polish trading post.
36—Street Sweeper.
37—Sunday beer gardens.
38—Fire engine on duty.
39—Park Bank.
40—Stock Exchange.
41—The Gold Room.
42—Greenwood Cemetery.
43—Tearing down buildings for approaches to Brooklyn Bridge.
44—Approach to East River Bridge.

45—View of East River Bridge.
46—Bartholdi Statue of Liberty.
47—The Projected Arcade Railway under Broadway.
48—Elevated Railway and Station; Sixth ave.
49—View of West Side Elevated Railway; 110th street.
50—The Ice Industry of New York.
51—An outward bound Ocean Steamer.
52—Grand Central Depot.
53—North River Oyster Boats.
54—View of Jerome Park during the Races.
55—View of New York Bay from the Battery.
56—The Cats'-meat Man on his rounds.

Oldest Picture of New York.

CHAPTER I.

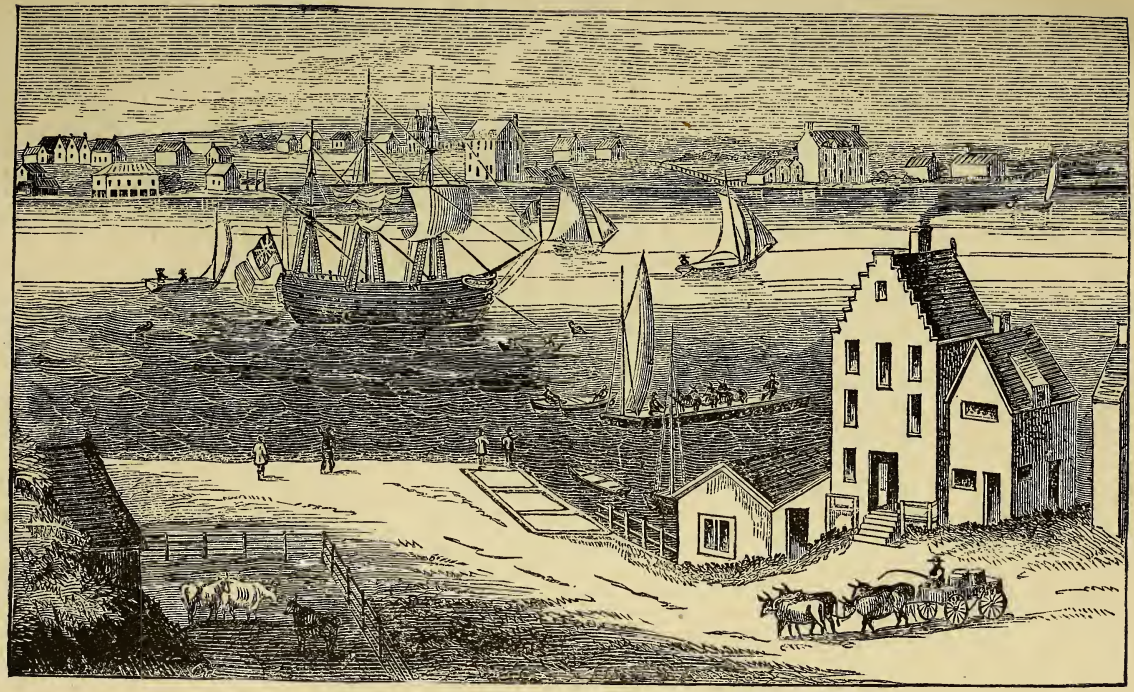
THE CITY OF NEW YORK.

GEOGRAPHICAL DESCRIPTION OF THE METROPOLIS OF THE NEW WORLD—THE PRINCIPAL STREETS—NEW YORK AS A PLACE OF RESIDEECE—ITS BENEFICENCE—AN EXAMPLE—THE MINISTRY OF NEW YORK.

NEW YORK is the commercial metropolis of the New World. It is situate proper on an island defined by three rivers: the Hudson or North, the East and the Harlem. The Hudson is the most magnificent river in the world, enjoying a depth of water to a point far above New York, sufficient to float the navies of the world. The East River is ten miles in length, and is the arm which divides Long Island from New York State proper, and connects Long Island Sound with New York Bay; the Harlem is of slight consequence, except that it furnishes an apology for a waterway from the head of the East river across the northern end of New York to the Hudson and forming the northern boundary of Manhattan Island. The city lies at the head of New York Bay, one of the finest and most beautiful sheets of water in the world. The principal street is Broadway. Broadway traverses Manhattan

Island from south to north, extending from Bowling Green down by the Battery and Castle Garden, to the Harlem up near Washington Heights. When Henry Hudson discovered the site of New York, the few Indians there assembled called it Manhattan. The Dutch changed the name to Mauritius, in honor of Prince Maurice, who at that time governed Holland. Later on they changed the name of their little settlement to Nieuw Amsterdam. When the English obtained possession they called the village and the unknown land to the northwest, New York, as something of a sop to the Duke of York. From the Battery northward, the city spreads out like a partially opened fan. Its average breadth is about a mile and a half, its greatest, four and a half; extreme length, sixteen miles. Its area is forty-one and a half square miles, or twenty-six thousand five hundred acres. That portion of the city north of the Harlem river is known as the "annexed district." It comprises what used to be known as the town of Mott Haven, Tremont and Fordham. The Harlem is spanned by five bridges, the East River by one—the Brooklyn bridge, the eighth wonder of the world—and an attempt has been made to tunnel the North river from Jersey City to New York. A prettier location for a city than Gotham, it would be difficult to imagine. Sixteen miles only from the Atlantic ocean, which is kept back by Staten Island, and between two deep rivers, which open up into the Bay, and find the ocean through the Narrows, it seems as though Manhattan Island was originally laid out for the site of a great commercial metropolis.

The lower section of the island is of sandy formation



Old Brooklyn Ferry House of 1746.

with what seems to be a good granite foundation. From the Battery sea wall where the land is only a few inches above the water's level, the land gradually rises until at the Northern limit it terminates in a range of cliffs, which attain an elevation of one hundred and thirty feet above the sea. New York is well and compactly built, representing probably every known style of architecture. Along the East River front there are few vacant blocks. On the West Side front the city has not encroached upon the space lying between Sixtieth and One Hundred and Tenth streets, to any considerable extent. Below Canal street, the thoroughfares are narrow, squalid, crooked and crowded looking, with the exception of Broadway. Many of the down town streets were formerly cow paths, and the early Dutch and English settlers were apparently too indolent or busy to lay out streets, and so built along the line of the cow paths. Nassau and William streets are, in their tortuous windings, fit illustrations of this early lack of symmetry and design.

The streets traversing the city from east to west are presumed to be numbered, *i. e.* First, Second, Third, etc., but this rule is not observed until Eighth street, which, to the west of Broadway, is known as Clinton Place, is reached. Then they proceed in regular order. Some of the west side streets, between Bleecker and Fourteenth, are also a trifle eccentric. For instance, West Thirteenth street intersects West Fourth, and a stranger in quest of a given number on West Twelfth, chancing upon the Fourth and Thirteenth crossing, would think himself a victim of delirium tremens.

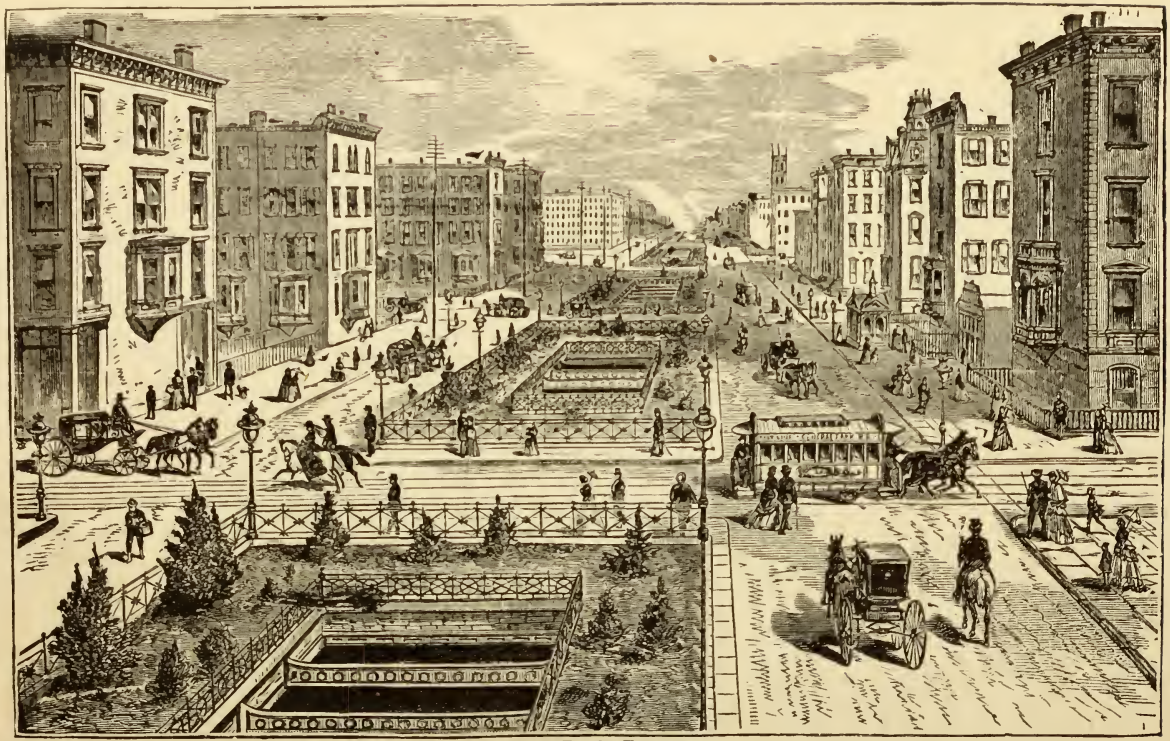
The streets above Houston in the main running par-

allel with the Island, are designated as avenues. They are numbered from east to west, and range from First avenue on the East River, to Twelfth avenue on the North River. Second, Third, Fifth, Sixth, Seventh and Eighth avenues, are the great business arteries of the central transverse of the Island, always, of course, excepting Broadway. The great Broadway runs independently of all, for jumping Fifth avenue at Twenty-third street, it crosses each, lying to the west, in turn before they lose themselves in Central Park or in the upper end boulevards.

The principal cross town business streets above Wall are Fulton, Chambers, Pearl, White, Canal, Houston, Bleecker, Fourteenth, Twenty-third and One Hundred and Twenty-fifth. In the district below Houston, Centre, Bowery, West, Church, East Broadway and West Broadway, William and Nassau, are the main business streets, barring Noble and South. Residence streets of the lower end are Market, Pike, Madison and Clinton, while above Twenty-third street, Park, Lexington, Madison, Fourth and Fifth avenues and Grammercy Place, are famous for their mansions the globe over.

The population of New York is something over a million and a half, while its suburbs—Brooklyn, Jersey City, Newark, Hoboken, Long Island City, Astoria and East New York, can reckon up a like number of souls. It costs a million a year to light the city, thirty-five hundred police guard it, and nine hundred firemen are always on duty. The city disburses a million a year in public charity, while three hundred and odd religious and benevolent societies, collect and pay out annually over two and a half millions.

View on South Street.



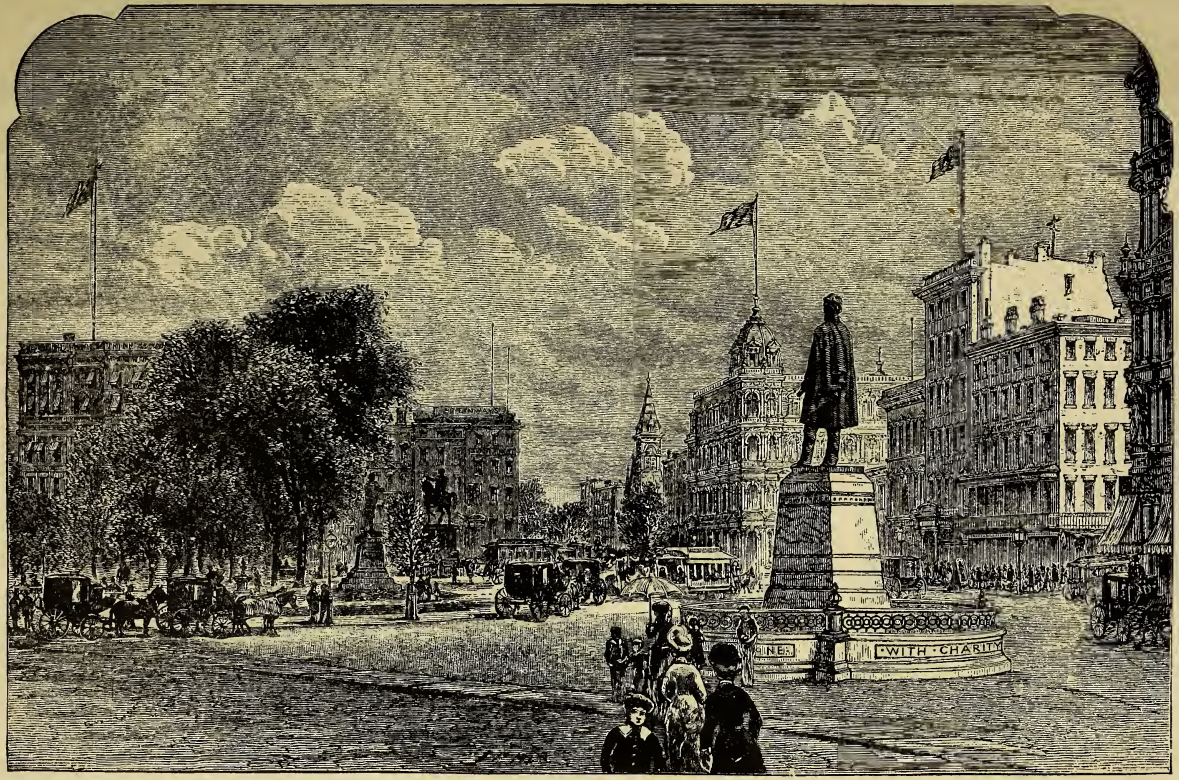
View of Park Avenue.

NEW YORK AS A RESIDENCE.

Something like forty years ago a man in Vermont proposed to visit New York. He made his will, and had prayers offered in the church that he might be kept from peril in the wicked city to which he was going. Those who live at a distance, and know the city only through the papers, suppose it to be as wicked as Sodom and as unsafe as Gomorrah in the time of Lot. As a home it has few attractions to a stranger. Its babel and confusion distract and almost craze. Its solitude is distressing. In the midst of a crowd the stranger is alone. He might live or die without any one's knowing or caring. The distinguished man, or well-to-do merchant from the country, has no deference paid to him. He is jostled by the crowd, trampled down by the omnibus, or run over by the market vans. He stands in the vestibule of a fashionable church till his legs tire and his lady faints from indignation, and when he has a seat, it probably is a back one. A short residence in New York changes things wonderfully. Order and harmony seem to come out of the confusion. Families find themselves as well protected and as comfortable as in a smaller town. The loneliness and solitude find a compensation in the independence which each family and person secures. A man in New York can live as he pleases—dwell in a palace or in an attic, dine at night or not at all, keep a dozen servants or none, get up early or late, live in style or be old-fashioned. No one will meddle with or trouble him unless he undertakes to make great display. On change, in business, in the social circle, or at church, the style

of a man's living and doing harms him not. There is a warm, Christian, benevolent heart in New York, a frank and generous sociability, when one can command it, that is delightful. The family who "would not live in New York if you would give them the best house on Fifth Avenue," after a year's residence are seldom willing to live anywhere else. The climate is delightful. It is not savage and rasping. It is not enervating, like Philadelphia or Baltimore. East winds do not trouble the feeble. Clear, bracing winds come daily from the ocean, bearing health on their wings. The winter is short, and seldom severe. The spring and autumn are long and delicious. The weather for eight months in the year is exhilarating, and gives a charm to life. Broadway is a perpetual panorama. Its variety never tires. The windows are filled with the richest and most elegant goods. Gold, silver, jewels, diamonds, silks, satins, and costly fabrics flash under the plate glass for miles. The pavement is the great promenade where the eminent men of New York can be seen daily, while ladies of fame, fashion, and elegance, in the richest and most fashionable attire, crowd and jostle each other up and down this great thoroughfare. In no city in the world do ladies dress so elegantly and with so much expense, for the street, as in New York. Dressed in their gayest and most costly attire, their broad skirts of the richest fabrics, sweep the dirty sidewalks, while the abundance of their flashing jewels attracts attention. The carriages of the wealthy roll up and down this favorite thoroughfare, and add to the brilliancy of a bright day in New York.

Everything that is manufactured, or that grows in



Union Square.

any part of the world, can be purchased in this city. You can have a tropical climate if you can pay for it—fruits that grow at the equator, and products from every part of the world. A New Yorker need not go abroad for amusement, recreation, or health. The eminent men who visit America never pass by New York. Distinguished artists come here to sing and perform. Orators, musicians, and men on whom nations like to look come to the very doors of residents of this city.

MORALITY OF THE CITY.

Sound morality and business integrity have a market value in New York. The city was founded in religion. The colony that bought the island of the Indians was a religious colony. The early settlers, scattered all the way from the Battery to West Chester County, met on the Sabbath for worship. "The Half Moon" cast her anchor in the North River, and the little company withdrew to an island and spent their first Sabbath in thanksgiving and praise to God. After the toil of Saturday, companies came from beyond the Harlem River to reach the church before the dawn of Sunday, that they might not break the Sabbath. Starting after midnight on the Sabbath, the little company would walk all the way back, beguiling their path with sacred song, and reach home in season for Monday's work. The spirit of these devout Dutchmen lingers in the city. No place of its size is more secure, is freer from crime, or has law better administered. A large city is worse than a small one, because bad men can hide themselves in its solitude. They find scope for their talent and genius.

The crime of England is concentrated in London. Barricades in Paris touch public security in the remotest provinces of France. Bad men locate in New York, fix there their headquarters, and reduce roguery to a system. They have their banks, expressmen, artists and agents. These men dwell in the dark recesses and hidden chambers of the city. But to New York come also the most talented and best of men. The talent, ability, integrity, shrewdness and sharpness which make a small fortune in any other place, make a large one in New York. The best ability in the nation finds scope in the city "whose merchants are princes, whose traffickers are the honorable of the earth." Large societies, whose streams of humanity and religion fertilize the earth, have their fountains here. Colleges, seminaries, schools, in the new and sparse settlements of the land, are built by New York beneficence. The lamp of religion, which burns in the dark islands of the sea, is fed by the hands of the bountiful in our city. The feet of the swift runner on the mountains of barbarism, who carries the good tidings of salvation to the dwellers in the habitations of cruelty, are made strong by the cheerful gifts of our people.

In no city are churches more elegant and numerous, congregations richer and more liberal, preachers more learned or eloquent. Lawyers who have become famous elsewhere join the New York bar. The shrewdest merchants of the land, energetic, far-seeing, and successful, find full scope for their ability in this great centre of commerce and trade. The inexorable law of business for half a century demands integrity no less than talent, if one would have success. Thousands of

men have commenced business in New York with the motto, "All is fair in trade," who are "as honest as the times will allow." None such have ever had permanent success. A man might as well steer his bark in a dark and stormy night, on a deep and treacherous sea, by a lantern on his bowsprit, rather than by the light-house on the fixed shore, as to expect business success without commercial principle. Success in New York is the exception, failure the general rule. One can count on his fingers the firms who have had a quarter of a century's prosperity. Such have been eminent for their commercial integrity, for personal attention to business, to the inflexible rule that the purchaser should carry away the exact article he bought.

AN EXAMPLE.

In a little room in one of the by-streets of New York, up a narrow, dingy flight of stairs, a man may be found doing a little brokerage which his friends put into his hands. That man at one time inherited the name and fortune of a house which America delighted to honor. That house was founded by two lads who left their homes to seek their fortune in a great city. They owned nothing but the clothes they wore, and a small bundle tied to a stick and thrown over their shoulders. Their clothes were homespun, were woven under the parental roof, and cut and made by motherly skill and sisterly affection. Their shoes were coarse and heavy, and they walked the whole distance from their home to the city towards which they looked for position and fame.

They carried with them the rich boon of a mother's blessing and a mother's prayers. They were honest,

change owners rapidly, and a man, who to-day gives a gorgeous entertainment, may to-morrow have the auctioneer's flag flying from his door, and he will have disappeared to make way for the next. The young men here have clothes, boots, etc., of the English make and style, and yet when a genuine "Britisher" appears how different they look, for our visitor seems old-fashioned, and yet his garments are of the latest. Every year finds the women more and more like their English cousins, as it is no uncommon sight for stout women to be seen in every family, showing that the race of "sallow-thin" Americans is fast passing away, in spite of what other nations say.

With balls, theatres, etc., the winter soon passes and the fashionables then get ready for Europe or some resort at the seaside, of which there are many near the metropolis, the mountains and the hills; and the houses which were so gay in the winter and spring are deserted until cool weather again comes and New York resumes its whirl of dissipation. Like all large cities, New York can show all styles. Looking from a handsome carriage one will see a sweet refined face; next will come one that suggests a cook who has taken her mistress' place for a day's outing—for many make a fortune and move into a handsome house with everything that wealth can give, but its owners need that polishing which no money can give. And so one will see in the fashionable high life of a large city, strong contrasts in looks and manners. But the real select circle are apart from the shoddy, never encouraging them to pass a slight, but oh how strong, boundary line. The old families do not visit or notice in any way the mushroom company that have sprung up in a few years.

Representatives of high life in New York must be divided into two classes—persons who have inherited wealth and wearied of the customs of select and fashionable society plunge into the latter day shoddy stream of easy reckless dissipation, and those who have fortunately amassed gold, are not blue-blooded and so go in for expenditure and display, flattering themselves that they thus become the salt of the earth. The old Knickerbockers have nothing to do with the loud modern element which goes to make up high life. The Astors, Iselins, Roosevelts, Wolfs, Fishers, Morgans, Arnolds and other old-time honored families are never seen in conjunction with the lower, lesser circle, to which the only passport is money. At the French balls, the Hoffman House bar, Delmonico's main dining room, in the boxes at the theatres, gaudy turn-outs on street and road, at entertainments to third or fourth rate English snobs and wine suppers to vaudeville actresses, may be found the living embodiments of this repulsive class.

A SAMPLE HIGH LIFE BALL.

A young Boston lady, by an eligible marriage with a princely merchant, became the mistress of an extensive mansion in Madison Square. While in France she captivated the emperor by her superb dancing and graceful skating. His majesty sent her a costly present. At Saratoga and Newport she drove her own dashing team with her footman behind, and became the most conspicuous of the visitors at those gay places. She resolved to give a fancy ball, and all the élitè were in a fever of excitement. Brown, of Grace

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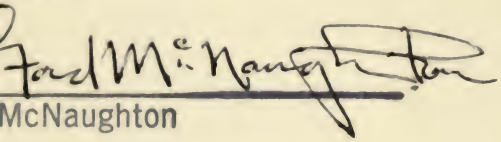


McNaughton

bers some fifty churches and lesser theological edifices, supported by an enormous revenue. Among its many fine edifices may be named Trinity, overlooking Wall street, noted for its fine music and its tuneful chime of bells; Grace Church, on Broadway, near Tenth street, built of a white granite which looks like marble and wears better; it has a very graceful spire and handsome parsonage; like several other Episcopal churches, it has two organs, one grand the other smaller, for choir chanting. Perhaps St. Thomas ranks quite as highly as Grace in every respect; it has a more dark, not to say sombre, appearance inside and out. But the "Little Church Around the Corner," looms up in popular regard above and over all the more costly edifices. Being very low gives it an appearance of littleness, but it is quite a spacious place, sweetly laid out and ornamented, and looks like one of the better class of English rural churches; being surrounded by a God's Acre, overrun with foliage and creeping plants. It obtained its odd name of the Little Church Around the Corner in this manner: When a Mr. George Holland, an old actor of the city, died somewhat suddenly, the incumbent of the Church of the Atonement, a very towering Episcopal edifice, was requested to have the obsequies in his church. The rector, however declined, but informed the applicants that possibly in the Little Church Around the Corner, actor's funerals sometimes took place. Accordingly Mr. Holland was laid to rest from the little church, which, from that time, has been a favorite church with the profession and people of liberal ideas.

The Lutherans are a very numerous and estimable

An original letter of Geo. Washington to the Mayor and officials of New York City.

To
The Honble the Mayor,
Recorder, Aldermen & Commonalty
of the City of New York.

Gentlemen,

I receive your address, and the freedom of the City with which you have been pleased to present me in a golden box, with the sensibility and gratitude which such distinguished honors have a claim to. — The flattering expression of both stamps value on the acts, & calls for stronger language than I am master of to convey my sense of the obligation in adequate terms. —

To have had the good fortune amidst the vicissitudes of a long and arduous contest "never "to have known a moment when I "did not possess the confidence and "esteem of my Country" — And that my conduct should have met the approbation, and obtained the affectionate regard of the State of New York, where difficulties were numerous & complicated, may be ascribed more to the influence of divine wisdom, which had disposed the minds of the people, harrassed on all sides, to make allowances for the embarrassments of my situation, while with fortitude & patience they sustained the loss of their Capital, and a valuable part of their territory — and to

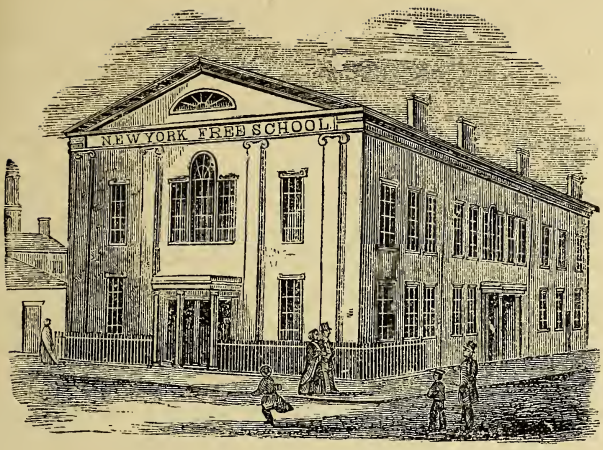
the

liberal sentiments, and great exertion of her virtuous Citizens, than to any merit of mine.—

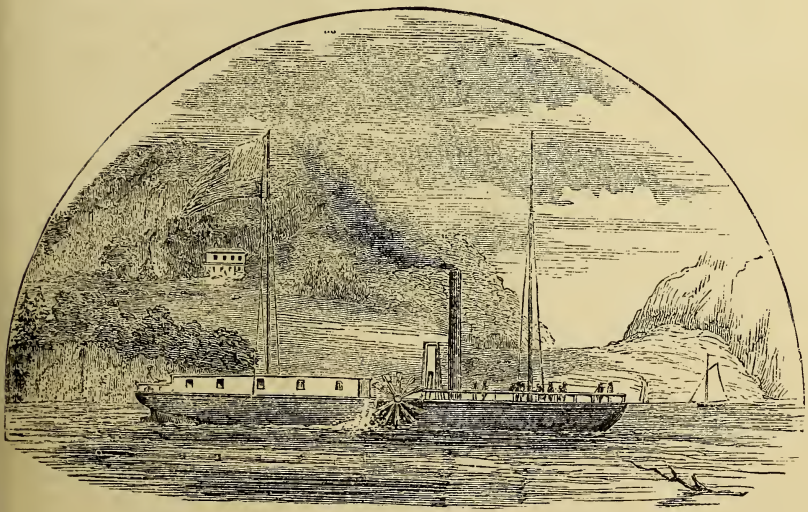
The reflection of these things now, after the many hours of anxious sollicitude which all of us have had, is as pleasing, as our embarrassment at the moments we encountered them were distressing—and must console us for past sufferings & perplexities.

I pray that Heaven may bestow its choicest blessings on your City— That the devastations of War, in which you found it, may soon be without a trace— That a well regulated & beneficial Commerce may enrichen your Citizens.— And that, your State (at present the Seat of the Empire) may set such examples of Wisdom & liberality, as shall have a tendency to strengthen & give permanency to the Union at home—and credit & respectability to it abroad.— The accomplishment whereof is a remaining wish, & the primary object of all my desires

G. Washington



The First Public School House.



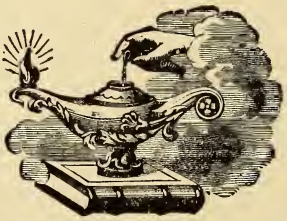
Fulton's First Steamboat---The "Clermont."

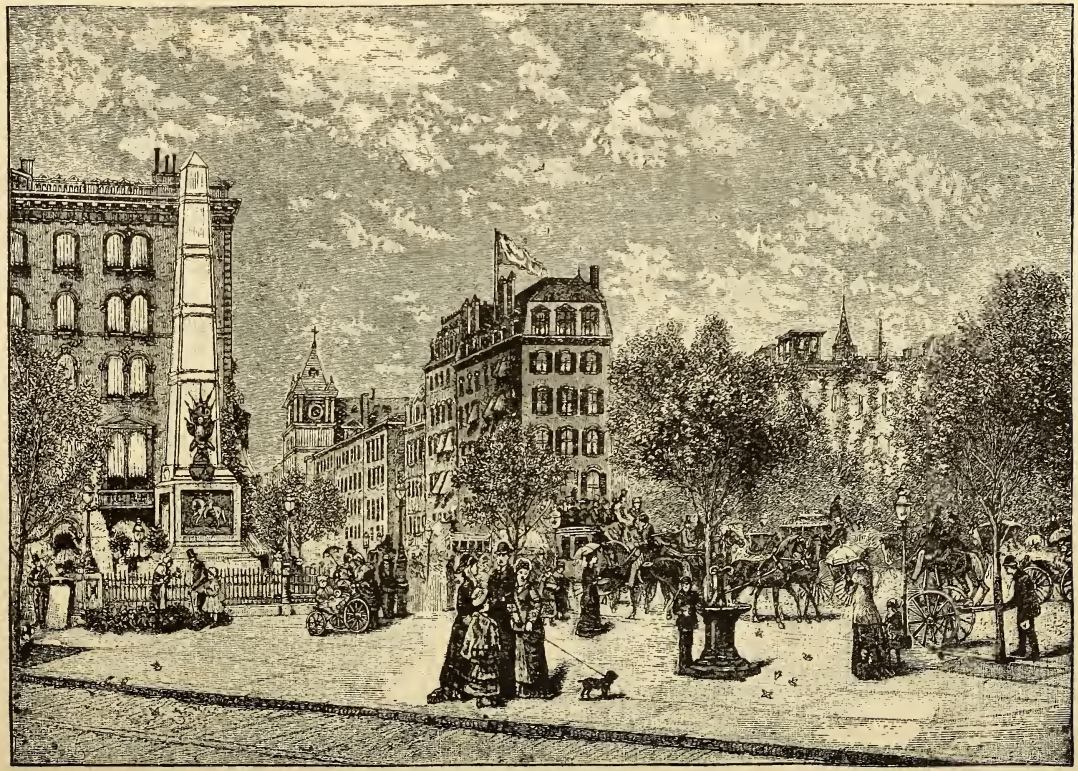
body. They own a score of excellent churches, and are quite well provided with endowments for pastors and churches. The Presbyterians, including its various divisions on minor church rules, have near one hundred churches, many of them of exceeding beauty; one costing more than one hundred thousand dollars. The Baptists, like the Presbyterians, were not kindly welcomed to New York, which like some more ancient cities, appeared to have a fondness for stoning the prophets. But since the days of persecution, prior to 1725, they have multiplied in numbers and increased in wealth. The Methodists have increased with amazing rapidity since their little chapel in John street was first opened. The Friends, or Quakers as they are sometimes named, are a very conservative body of plain people, who make no efforts to increase their numbers, but their evident honesty and sincerity ought to bring a great increase to their church. Their wealth is great, and their benefactions in keeping with their abundant means.

The Unitarians do not increase very rapidly, which is somewhat strange as they are generally blessed with pastors of high character, as well as profound learning, and manifest a lively interest in all that concerns the well-being of humanity. The Roman Catholic Church, although about the last to erect a church edifice in New York, has now the greatest number of attendants. Although the bulk of the congregations of its numerous churches is composed of foreigners, still large numbers of the most opulent and respectable citizens and their families flock to the magnificent altars planted in their glorious churches, many of which are

unsurpassed for wonderful ornamentation, and the grandeur and sweetness of their music.

The Cathedral of St. Patrick's recently erected, is one of the most divinely beautiful churches on this continent, and occupies a site every way worthy of its beauty. Although two millions of dollars have already been paid out for its construction, it is deemed that half a million dollars more will scarce suffice to thoroughly finish it.





Scene on Fifth Avenue.

CHAPTER II.

METROPOLITAN HIGH LIFE.

THE CLASS OF PEOPLE WHO SUFFICE TO MAKE UP ITS LEGION—CONSPICUOUS ABSENCE OF THE KNICKERBOCKERS—A MASKED BALL—COCKING MAIN IN A FIFTH AVENUE PARLOR.

NOT MANY years ago the leaders of society were men and women, who without education, and of the coarsest manner, still by industry or some lucky speculation found themselves elevated to affluence, and perhaps to their own surprise, looked up to by all in their set, nor has this state of affairs changed much, for it is as difficult for a stranger, who has only money as a passport to enter into a certain clique, composed of brains and intellect, as it is easy for ignorance with a golden key to unlock the entrance to what is popularly supposed to be the social circle of New York. Imitating the English, we have clubs, the finest Fifth Avenue residences being used for this purpose furnished luxuriously and comfortably; they are well worth a visit. Like private balls, etc., these clubs are of different standing, for at some, entrance cannot be bought, and good character and learning are indispensable to become a member. In as large a city as New York, it is difficult to say who is really wealthy, for fortunes

Church, had charge of the invitations, and five hundred were given out. All the guests were in costume. Three-fourths of the guests wore masks. The dresses were rich, elegant, and costly. Suits were ordered from Paris and London. The hostess appeared as the Goddess of Music. Her dress was short, and her boots scarlet and trimmed with small bells. On her head was a lyre, from which issued brilliant jets of burning gas. Stock brokers, men in high life, and fast New Yorkers, appeared in various characters, among which the representatives of a monkey and of Satan attracted the most attention. The mansion was superbly fitted up. Thousands of dollars were spent in floral decorations. Plate of gold and silver, china from beyond the seas, adorned the table. Servants in brilliant gold and silver livery waited on the guests. Hidden bands sent music through the mansion. The supper lasted till five in the morning. The last strains of music for the dancers closed at six. The counting-rooms were thrown open, the hammer of the artisan was heard, carmen and laborers were at their work, before the festivities ended and the door closed on the last departing guest.

ONE FORM OF AMUSEMENT.

Apart from yachting, horse racing and boxing bouts, cocking mains are the chief amusement of Gotham high life. Only a few weeks ago, the writer was afforded an opportunity to witness one of the largest mains of the season, which, strange to relate, came off in the parlor of a Fifth Avenue mansion instead of in the basement of a beer saloon or the loft of a livery

stable. The owner made a fortune in the Northwestern iron mines last year, and he has since "lived like a prince." He paid $130,000 for a house on Fifth Avenue above Thirty-fourth street. Being a bachelor, without kith or kin, east of the great lakes, he had just about as much use for a metropolitan residence as a wagon has for five wheels. It was during one of his champagne bouts that he first concluded to give a cock-fight in his parlor. He consulted with a few blooded friends and they pronounced the project not only original but highly proper. About four score invitations were issued by the blooded host and they were responded to at ten o'clock on the evening of the main by six dozen of the recipients in person. The library and back parlor were used as reception and lounging rooms until everything should be in readiness for the series. The large folding doors between the front and back parlors were securely closed. Among the gay company were a few women, presumably as fast as the male members. At half-past ten o'clock the host announced that the fun would not begin until eleven o'clock, as some of his theatrical friends, naming a couple of queens of burlesque and comic opera and a popular comedian or two would be unable to arrive before that hour. Champagne, however, flowed free in the interim and the company, the males out of deference to the gentler sex, united in smoking cigarettes. In due season the expected friends arrived and then after languid hand-shakings, a few introductions and stereotyped greetings and weather comments, the folding doors were thrown open, revealing the parlors transformed into a cock-pit completely, surrounded by six rows of seats, rising one above another.

These were almost instantly filled by the excited spectators; the game-keepers set sharply to work, and boys, each with a game-cock under his arm, went about hurrying from tier to tier, attracting attention and securing bets on Staten Island or Long Island birds, as the case might be, for a main of cocks was to be decided between these two celebrated breeds. Presently the hilarity of the betting subsided, and the judge of the main walked forward with a stately step and ascended to his place in a sort of pulpit-looking affair that somebody said was bought at the sale of the Morgan collection. The pit by that time was vacated except by two game-keepers, to whom was entrusted the preparation of the combatants. At a signal from the judge they placed the champions on the ground and retired. Three battles passed off without exciting extraordinary interest, but the fourth was a struggle declared to be unrivaled in the history of mains. To the surprise of all, the next bird upon whose glittering gaffs hung the glory of Long Island was not the brown-red beauty that breed usually manifests, but a dull, dingy feathered fellow, awkward too, and with a shabby, neglected tail. He had not yet attained his proper stature, nor his limbs their just proportions; even his spurs had not more than protruded through the skin of his ankles. Nevertheless, his step was firm and his bearing fearless, and he answered his keeper's caress with a look of proud self-confidence. The champion of Staten Island —magnificent pyle—viewed his unprepossessing antagonist with unmistakable disgust. It was evident he regarded him as a common barn-yard fowl, beneath the contempt of an aristocratic game-cock. But on reflection he resolved to punish him for

his rash presumption. Thus determining, he dropped his head and tail to a level with his back and darted across the pit, aiming a death blow at his devoted head. There was something truly admirable in the manner of the Long Island champion as he roused himself from the contemplation of his golden spurs and squared himself for the onset. Like a great general who knows the poverty of his forces, he stood quietly on the defensive until the sword was raised to strike the blow, then ducked and disappeared, leaving the enemy to digest his surprise, while he was dealing a counter-blow with bloody effect in his unprotected rear. Staten Island turned and began another furious attack, and this time the Long Island champion maintained his position and returned blow for blow. It was not a battle; it was a hurricane, blood and feathers flying in all directions. The sound of sharp strokes alone broke the stillness, until a dismal cry was heard that even disturbed the fighting birds, although it proceeded from neither of them, but from an actor, who, in his desire to see the battle, had come close enough to receive a clot of blood on his immaculate shirt-front.

The struggle was renewed, and a succession of skirmishes followed, in which Fabius tried to outwit Hannibal, and the energies of both were well nigh exhausted. At length, overcome with fatigue, they abandoned the spur and took to the beak, in the use of which the Long Island knight, whose crest was low, had the advantage. In this hand-to-hand manner the battle went forward until the pyle, weak from loss of blood and weary from exertion, thrust his bleeding head under the enemy's wing. The other vainly tried to dislodge it,

and then, as if regarding him as a cowardly skulker, the Long Island champion stretched forth his long, featherless neck and uttered a shrill cock-a-doodle doo. That was his death cry; his cunning opponent, who had suspended the strife until he had, in some measure, recovered his breath and strength, now saw his opportunity, suddenly darted from beneath the sheltering wing, and set upon him with the fury of annihilation. Seizing him by the back of the head, he dealt blow after blow in quick succession upon the bleeding breast, and when his hold gave way, the Long Island bird staggered back a few paces, swayed from side to side, and tumbled lifeless on the ground.

The night's entertainment was concluded in the back parlor by draining a few more baskets of champagne, and a minuet dance, which for downright lewdness, would put the Bowery concert hells to shame. Such is high life in New York.

CHAPTER III.

WALL STREET IN OLDEN TIMES.

EARLY SPECULATIONS IN THE STREET—1670 AND 1870—GEN. WASHINGTON IN WALL STREET—SHARP FINANCIRING—FEDERAL HALL—FASHION IN WALL STREET—CURIOUS COSTUMES AND CUSTOMS—SLAVERY—WALL STREET RELIGION—THE STREET AND THE BROKERS.

THE EARLY inhabitants of the city were in fear of an invasion from the restless, energetic people, who lived in New England. The Indians came to their very cabin doors and scalped the victims in sight of their friends. As a defence, it was resolved to build a wall at the northern boundary of the city running from river to river. The wall was composed of stone and earth. It was covered with salt sods. It had a rampart. It was protected by a ditch and double stockades. The wall was topped by palisades composed of posts twelve feet long and six inches thick. These posts were sunk three feet into the ground and pointed at the top. The rampart behind the wall, called the Cingel, was prepared for cannon. The entrance into the city was through gates, which were wooden and very heavy. The gates were closed at nine o'clock and opened at sunrise. The opening and shutting of them was announced by the discharge of guns. Along this line of fortifications a new street was laid out in

1685, when "Dougan was Gouarnor Generall of his Majesties' Coll. of New Yorke." "The saide street being laide out thirty-six foot in bredth;—this service being performed the sixteenth day of December." The city was guarded by watchmen composed of "good and honest inhabitants." They were on duty from the hour of nine till daybreak. They patrolled the city once in each hour with a bell in hand, proclaiming the weather and the hour of the night.

The street laid out by the side of the wall took the name which it has borne to the present time. It was the extreme northern limit of the city, and soon became a favorite residence of the uptown aristocracy. The territory west of Broadway and stretching north, was known as the King's Farm. Beyond the wall at the north and east of Broadway, were high and precipitous hills occupying the site of the Maid's Path, as Maiden Lane was then called, Beekman street and the site of the City Park. Cattle herded in the streets, and Broad street and New street were famous as sheep pastures. The city was full of tan-pits which were early voted a nuisance and ordered to be removed to the "swamp," beyond the gates.

SHARP FINANCIERING.

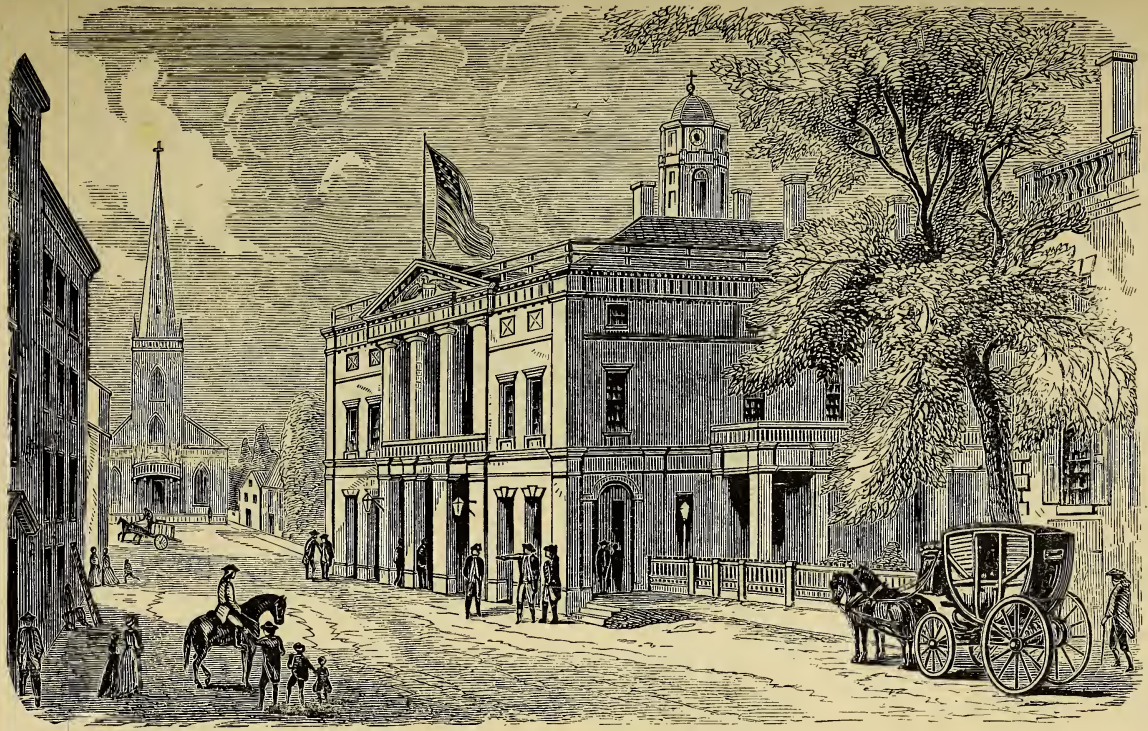
Over Wall street the genius of speculation seems early to have hovered. The very soil was friendly to sharp practice. The street had hardly been laid out before shrewd men commenced operations. They purchased large tracts for speculation. Against a powerful opposition they took the Town Hall, the centre of authority, from the Battery and brought it to

Wall street. Where the Treasury building now stands the City Hall reared its imposing front. Trinity Parish was induced to plant itself in the new uptown location. Authority, fashion, and religion united to give an early celebrity to a street that has become so famous in all parts of the world. For two centuries the tower of Trinity has chimed the hour of prayer and tolled the passing bell at the head of the short, narrow thoroughfare, which for centuries has been the financial centre of the continent, and made and marred the fortunes of thousands. In 1670 as in 1870 land was more valuable in Wall street than in any other part of the city. History does not go back so far as to indicate when the money changers began their operations in this famed locality. In every period of the history of New York, Wall street has been pre-eminent. As it is today, so it always has been. The richest men in New York are Wall street operators. Men who live in the most costly dwellings hail from Wall street. In Central Park the gayest equipages, and the most extravagant turnouts, belong to brokers. The most costly parties, brilliant receptions, elegantly dressed ladies, the gay and extravagant at Saratoga and Newport, are connected with stock operations. In Wall street will be found the sharp, decisive, keen, daring intellect of the nation. Its influence is felt in every portion of the land. Men who "corner" stocks in Wall street, corner wheat, flour, and pork; cotton, produce, and coal. They can produce a panic in an instant, that will be felt like an earthquake, on the Pacific slope, sweep like a besom of destruction over the great Lakes; be as irresistible on the seaboard as the long roll of

the Atlantic beating with giant strength its rock-bound coast. A Wall street panic comes suddenly like thunder from a clear sky. No shrewdness can foresee and no talent avert it. A combination without a moment's warning can be formed that will sweep away the fortunes of merchants in an hour, shipwreck speculators, ruin widows and orphans, make farmers grow pale, and harm every industrial and mechanical interest in the land. How this is done; how fortunes are made and lost; who loses and who wins, will be shown in this book.

FEDERAL HALL.

Where the imposing granite building of the United States Treasury now stands, brilliant in painting and gilding—stood the humbler building of olden time, known as the City Hall. It was built of brick. The first story was open, like a market paved and without stalls. In the second story was a receding portico adorned with brick columns which faced Broad street. This building was the seat of authority. Here the Courts were held, and justice administered. Its garret was a prison for debtors. Its dungeons, dark and dreary, were for criminals. It had cages for the desperate. In and around the City Hall were instruments of punishment peculiar to the age. The whipping-post, the pillory and the stocks, occupied a conspicuous place in Broad street. The gallows was packed away in the basement with other implements of civilization. Where the Bulls and Bears now rage, culprits were tied to the tail of a cart and whipped up and down the street. This was a favorite punishment inflicted on the Quakers. They were also fastened to a wheel-



OLD CITY OR FEDERAL HALL, WALL STREET.

barrow and compelled to do menial work about the streets. A degrading punishment was riding in public a wooden horse. The first culprit on whom this infamous punishment was inflicted was a woman named Mary Price, and she gave her name to this mode of torture. The victim was lashed to the back of a wooden horse which was placed in the bottom of a cart. Beside the public exposure the populace were privileged to greet the procession with any vile missiles that were handy.

While the British held possession of New York, the City Hall was crowded with prisoners who were under the charge of a brute, named Sarjeant Keefe. On the entrance of Washington into the city the prisoners were filled with alarm, supposing that they would all be butchered. Keefe was more frightened than all. As he was fleeing from his charge, the prisoners asked him: "What is to become of us?" "You may all go to H—l," was the gruff reply. "We have had too much of your company in this world," they answered, "to follow you to the next."

The City Hall soon assumed the name of Federal Hall. From the balcony, fronting on Broad street, the oath of office was administered to Washington as President of the United States amid the shoutings of assembled thousands. In the building where the Dutch ruled; where that rule was transferred to the English; where the City Government absorbed the authority of the town; where the Colonial rule gave place to the United States,—there the American nation began its marvelous and irresistible career.

FASHION IN WALL STREET.

Wall street early became the fashionable centre of New York. The establishment of the Federal Government there made it the Court end of the town. In the immediate vicinity lived the officials, and the fashionable families clustered around them. Washington did not live in Wall street, but it was the centre of public promenades. Ladies and gentlemen rode on horseback. There were few coaches at that time. It was regarded as a mark of very great prosperity to set up a one-horse chaise. Three houses are memorable as having been occupied by Gen. Washington. On the crisp morning in November, when, as General of the victorious army, in company with Adams, Hamilton, Knox, and others, he moved through Broadway to the City Hall and took possession, Washington had his headquarters in the building still standing on the corner of Broad street and Pearl. The room remains in which warriors and eminent Americans offered Washington a crown. A dark cloud hung over the American people. Geographical disputes raged intensely. Parties were numerous and pursued each other with intense bitterness. No Government, it was said, could be formed. The black gulf of anarchy yawned to receive the young nation. "George the first," who had led the people to victory, could alone control them. He was in supreme command. He was the idol of the army. He could rule as beneficently as a king as he had done as a warrior. The crown was within his reach. He had but to stretch out his hand and take it. As he placed it on his head, the nation would

ratify the act with acclamation. Washington spurned the insulting proposal with an indignation he did not care to conceal. Congress, he said, was the source of all power, from whom Government must proceed. Lest he might be tempted, on that day, in the very room where the proposal was offered to him that he should accept the throne, he wrote that memorable letter in which he returned his commission to Congress, sheathed his sword, and retired to private life—to be called back to more than kingly power.

After his inauguration as President, Washington resided in the building now known as No. 1, Broadway. Clinton had his headquarters in that house. In one of its small rooms Arnold had his first personal interview with Andre,—and like Judas at the Palace of the High Priest, named the price of his treason, and struck hands with the enemy of his country. After he fled from West Point, Arnold resided near the headquarters of Clinton. He was despised and insulted by British soldiers. His house was protected by troops. When he appeared in the street he was guarded by an escort. He was known in the city as the "Traitor General." While in this refuge he met an American officer. "What would my countrymen do to me if they caught me?" asked Arnold. The officer replied: "They would cut off your limb wounded in the cause of liberty, and bury it with the honors of war. The rest of your body they would hang on a gibbet."

State dinners and levees were held in the Franklin House, at the head of Cherry street. Tea, coffee, and cake were handed round, and here the first American court was set up. At the levees, Washington was

scrupulously exact. He wore a dark silk velvet coat of the old cut, ruffles at the wrist, lace cravat, ruffled shirt, breeches, black silk hose, low shoes with silver buckles. He wore his hair powdered and in a bag. A small dress sword completed his costume. He gave the key-note to fashion. His habits were very simple. He rose at four o'clock in the morning. He retired at nine at night. On Saturday he rode out in state. Then he used his coach and six, partly for style, partly from necessity. It was the most splendid looking carriage ever seen in New York. It was very large, and gave the six Virginia bays attached to it all they could do to draw it. It was of cream color, globular in shape, and ornamented with cupids, festoons and wreaths arranged along the panel-work. The windows were of the best plate glass. The President frequently rode on horseback about the city, but more frequently took his recreation on foot. Even his state dinners were very simple. In a preserved letter we find an invitation from the President to a dinner. A bill of fare was then unknown. But the party invited was notified of the repast that awaited them. "A ham, roast beef, small dish of greens, pies, if the cook could be made to understand that apples will make pies," were promised. It was the President's practice to eat of but one dish. In the absence of a chaplain he himself said a very short grace. After the dessert one glass of wine was passed round the table and no more. No toasts were drank. Immediately after the wine was passed, the President arose from the table, the guests followed, and soon departed without ceremony. Once a week Gen. Washington attended a

small theater in John street. The whole concern, the State-box and all, could have been placed on the stage of the Academy of Music. Mrs. Washington's levees were very fashionable. Mrs. Adams wished to introduce at these levees of state the French custom of announcing visitors. Mrs. Washington consented with great reluctance, for she knew the repugnance of the General to any attempt to ape the airs of European courts. It was agreed that the custom should be tried for once, and Mrs. Adams undertook to engineer it through. Servants were stationed at proper distances from the main entrance, up the stairs, along the corridors to the chamber of audience. Jefferson arrived. His name was announced at the door. Supposing some one was calling him he responded:—"Here!" He heard his name announced on the stairs. He cried:—"Coming!" He heard it announced beyond the corridor. Annoyed at the pertinacity with which he was called, he shouted:—"I'm coming, I tell you, as soon as I get my coat off; can't you wait a minute?" The simplicity of Jefferson covered Mrs. Adams with confusion. The President positively forbade the repetition of the ridiculous service.

An Englishman had expressed a desire to see the Sovereign of this country. He was standing on the steps of Federal Hall, conversing with an American. "I think you have desired to see our President," said the New Yorker. "Do you see that tall gentleman coming this way? That is Gen. Washington." "Can it be possible, and all alone? Why he has no body guard," said the Englishman. He had never seen a sovereign in Europe who was not surrounded by a

guard to keep his subjects from being too familiar with his anointed person. "Gen. Washington has the most numerous body guard of any sovereign in the world," said the American. "Where is his body guard, I don't see it?" "Here," said the New Yorker, placing his hand on his breast, "here in my heart, and in the heart of every loyal American."

Hamilton's residence was on the site of the old Mechanics' Bank, on the north-west corner of Wall and Water streets. Here he wrote his contributions to the *Federalist.* The Mansion, down whose steps he went to fight the duel with Burr, was on Broadway, just south of Wall street. His garden ran down to New Street. Burr lived near Wall street, at the corner of Nassau and Pine. Mrs. Arnold ran her brief, dashing and ruinous career in this neighborhood. She was not a suitable woman to make a poor man's wife, and a poor man Arnold was. Goaded by her extravagance, he struck hands with the enemy, and attempted to sell his country for gold. It was the custom to arise at dawn and breakfast immediately. The dinner hour was twelve exactly. The teakettle was set on the fire and tea punctually furnished at three o'clock. There were no dinner parties. Going out to tea was very common, and visitors came home before dark. In the shades of the evening, families sat out on their stoops, saluting passing friends, and talking to neighbors across the narrow streets. The gutters ran in the middle of the street. Serving women wore short gowns of green baize and petticoats of linsey woolsey quilted. "Tea water" was expensive. Everything had to submit to scrubbing and scouring, and dirt was

not endured. Green tea and loaf sugar came in as luxuries together. It was considered vulgar to dissolve sugar in tea. A lump was placed by the side of each guest, and a piece was nibbled off as the tea was drank. One custom was to tie a lump of sugar to a string suspended from the wall, which was thrown from party to party, each taking a nibble as it passed around. Well-to-do families cleansed their own chimneys, prepared their own fuel, and bore homeward the meal they were to use for bread.

The first houses built in Wall street were mostly of wood, very rude. The chimneys were made of board and plastered. The roofs were thatched with reeds, or covered with canvas. These yielded to houses of Dutch brick, many of which were glazed and ornamented. Nearly every house stood with gable end to the street. The windows were small, and in the better class, the room was ceiled with oaken panel-work, which was well waxed. Many of the dwellings had brick ends, the sides being constructed of planks and logs. The gutters extended into the street, and poured their contents upon the travelers, for there were no sidewalks. Maiden Lane, originally known as the Maid's Path, obtained its name from the custom of young women going out into the fields to bleach the family linen.

The furniture in the dwellings in Wall street in the earlier time, in the common houses was very rude. Plain people used settees and settles, the latter with a bed concealed in the seat. Pillows and blankets were exposed as ornaments in the corner of parlors. Each house contained an iron-bound chest for linen. The

settle maintained its place of honor in the chimney-corner. In better times the chimney was ornamented with Dutch tiles. Pewter mugs supplied the place of cups. Settles were used to guard the back from wind and cold. In wealthy families, small silver coffee and teapots were used, with a silver tankard for toddy. Gilded looking-glasses and picture-frames were unknown. A huge chest of drawers ornamented the parlor, reaching to the ceiling. These contained the household treasures, and were overhauled before company. No carpets were used, but silver sand drawn into fanciful twirls by a broom, adorned the floor. Dipped candles in brass or copper candlesticks lighted the room. The walls were not papered, but whitewashed.

COSTUMES.

The men and women were stiffly corseted, with waists unnaturally long; hips artificial; shoulders and breasts stuffed; and immense hoops. The women wore no bonnets; high-heeled shoes, dresses open in front, displaying a stout quilted petticoat, sometimes of silk or satin, usually of woolen, were common. The "Queen's night-cap," as it was called, the style always worn by Lady Washington, was in general use. White aprons with large pockets, often made of silk, and of various colors, were fashionable. The shoes were of cloth. When very stylish they were of calfskin. Ladies wore no veils. Masks were common in the winter, with a silver mouth-piece, by which they were retained. Umbrellas were unknown, but ladies and gentlemen wore "rain-coats." Visits of

THE GOLD ROOM.

ceremony by ladies were performed on foot, or at best on a pillion behind some gentleman.

The style of a gentleman's dress was a cocked-hat and wig; large cuffed, big-skirted coat, stiffened with buckram. The beaux had large wadded plaits in the skirts, and cuffs reaching to the elbow. Fine cambric linen stocks were secured by a silver buckle on the back of the neck. Ruffles for the bosom and sleeves were worn. Boots were unknown, and shoes were adorned with buckles. Gold and silver sleeve buttons were set with paste of divers colors. Boys wore wigs, and in dress were miniature men. As a mark of wealth, large silver buttons were worn on coats and vests, with initials engraved on them. The coming in of French fashions in 1793 made sad inroads upon the simple customs of ancient Wall street.

OLD CUSTOMS.

The merchants of the olden time were content with small shops, slenderly stocked. A shopkeeper took down his own shutters, swept his warehouse, and was ready for trade by the time gray dawn broke. A bride and bridegroom had their hair arranged, by the hands of the barber, the afternoon preceding the marriage, and usually slept in arm-chairs that it might not be disturbed. All marriages were duly published three weeks beforehand. Courting in Wall street was a very primitive matter. It was done in the presence of the family, and the lover was compelled to leave when the bell struck nine, without a private adieu to the damsel. Doctors went on foot to visit their patients, and were allowed to charge only a moderate

fee. Women did not attend funerals. A portion of the burial service consisted of handing round hot-spiced wines in the winter, and wine and sangeree in the summer. Bowling, dancing, and drinking were common pastimes. Swearing and cursing in the streets were punished by fine and imprisonment. Ladies never wore the same dresses at work and on visits. They were very economical. A young lady, dressed gaily to go abroad or to church, never failed to take off her dress and put on her home garb as soon as she returned. On New Year's Day, cakes, wine, and liquors were offered to callers. Punch was offered in great bowls.

A slave market stood in Wall street, near Water. It was a portion of the block-house. Here negroes and Indians were offered for sale. Slavery was a sort of serfdom. It was a domestic institution. There were no field negroes and no negro quarters. The slave was a part of the family, scrupulously baptized and religiously trained. The blacks were very free and familiar, sauntering about the streets, joining the whites at mealtime without removing their hats, and entering familiarly into the conversation of those around them. They were treated at times with much severity, publicly whipped if out late at nights, or if out after dark without a lantern, noisy in their gambols, or caught gaming with copper pennies. Thirty-nine lashes was the limit allowed by law. The public whipper had twenty-five dollars a quarter for his services. Every time a slave was whipped his master had to pay three shillings to the church warden as a fund for spreading the Gospel. The slave market was

voted a nuisance and an offence to the passers by—the rendezvous of the worthless and the offensive, and was removed by order of the council.

The streets were narrow, crooked, and roughly paved. There were no sidewalks. The gutter ran in the middle. This, together with the darkness, made locomotion perilous. In 1697 an attempt was made to light the city. Housekeepers were ordered to put lights in their front windows. During "the dark time of the moon, every seventh householder was to hang out a lantern and a candle on a pole every night." The tradition is, that on the issuing of the order, parties hung out a lantern without a candle. The law was then passed that a candle should be placed in the lantern, but it was not lighted. The law remedied this defect by requiring the candle to be lighted. The lantern, with the candle lighted, was hung out one night and then taken in. Then came the statute—"every night." The "Profession" were greatly annoyed by the inroads of "vile quacks and base pretenders, who obliged true and lawful doctors" to go to the wall. The young roughs of the city disturbed the peace of the dwellers in Wall street, by their pranks and lawless acts in stealing knockers, and running off with signs. Marriages were announced by describing the character of the parties married, and assuring the public that the bride was an "agreeable young lady, possessed of every good quality calculated to render the marriage state completely happy." The navigation of the East and North Rivers was very perilous to life and limb. From New York to Brooklyn the boats were mere scows, the passage often con-

sumed an hour, and was often taken by way of Governor's Island. Passengers were kept out all night, and nearly frozen. Disreputable persons dwelt in what were then known as "Canvas houses," cheap, temporary dwellings, with canvas roofs. Fortune-tellers drove a brisk business. Conjurors, using spells and incantations, were very popular. Fortunes were sought, luck tried, men searched for hidden treasures, and dug for buried gold, as foolish and as credulous as their successors are in the present age. The Wall street men believed in ghosts, were scared by dreams, and terrified by witches. Riotings were common. Jay's treaty with Great Britain was especially unpopular. He was chased through Wall street by the excited populace, who accused him of betraying his country to the British. On the steps of the City Hall he was wounded in the head by stones thrown at him, and was rescued only by the great popularity of Hamilton, who stood by his side and calmed the turbulence of the mob. A terrible riot was raised about the doctors, and the cry rang:—"Down with the doctors!" During the existence of slavery the people were in great terror from fear of the uprising of negroes and Indians. Slavery in Wall Street was a slumbering volcano. The alarmed citizens formed a patrol or vigilance committee, and kept guard with lanterns. Grain was not allowed to be distilled. If a drunken man was seen coming out of a tavern, the innkeeper was fined.

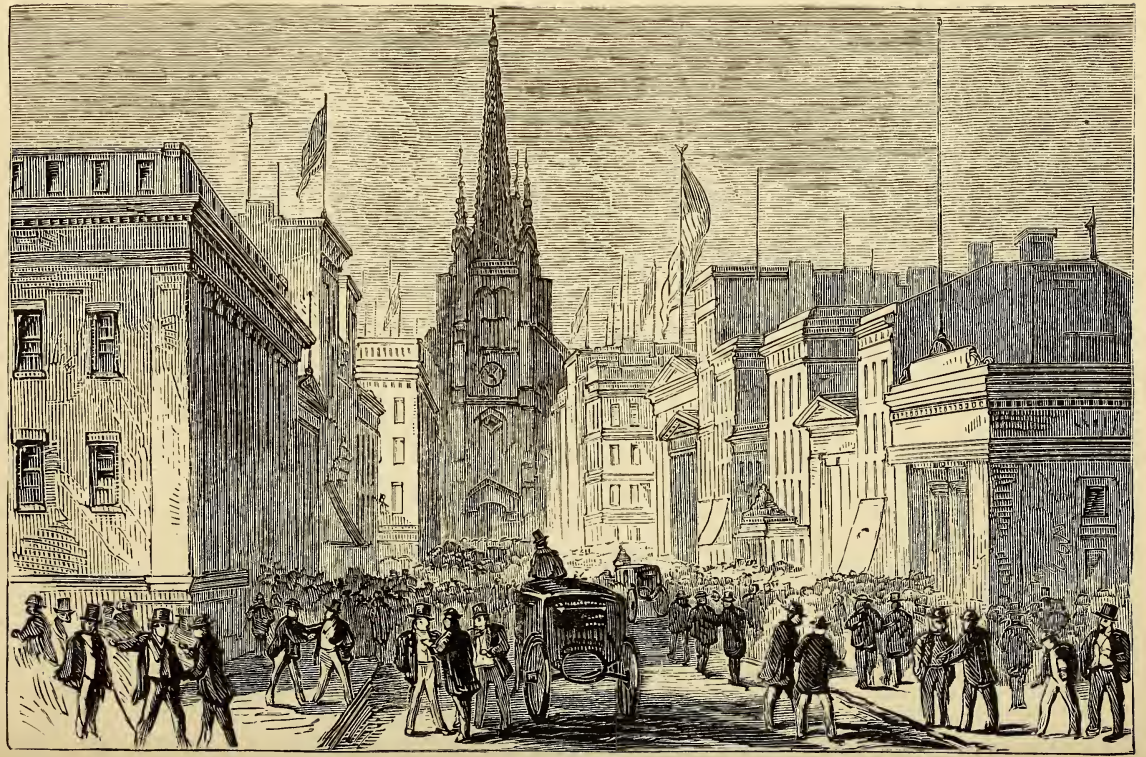
WALL STREET RELIGION.

Religion followed in the wake of fashion and moved up-town. In spite of all resistance, the Dutch Church

in the Fort made an upward move, and was located near where the Custom House now stands. Trinity Church placed herself on the commanding eminence which she still occupies. The Presbyterians took their position between Broadway and Nassau. The humble churches were content to locate on the outskirts. The early clergymen were very formal in their official dress. To perform service without gown and bands, or to appear at a wedding, unless in full clerical costume, would have been regarded as a great indignity. The early clergymen were very poorly paid, and school teaching was resorted to, with other employments, to eke out a scanty living. The morals of Wall street were no better, in the estimation of the people in those days, than they are now. An official letter, sent to the Bishop of London in 1695, draws a sad picture of religion and morals at that time. According to that report the city was given up to wickedness and irreligion. Few persons attended public worship, and those went to see the fashions, to show their vain persons and dress, and not to worship God. The city was filled with civil dissensions. The wages of workmen were turned into drink. They idled their time in taverns with pot-companions, in sottish debauch, carousing and gaming. Extravagance and idleness abounded, and marriages, being performed by a Justice of the Peace and not by a clergyman, were not considered binding, and were thrown off according to the whim or caprice of the parties. Wives were sold, exchanged, and abandoned, and, if the report is to be believed, general immorality prevailed.

WALL STREET AND THE BROKERS.

It is difficult to ascertain when Wall street became the financial center of New York. In 1792, the Tontine Coffee House was erected on the site now occupied by the Bank of New York. It was erected as a sort of joint-stock concern, for the benefit of merchants, who held their gatherings in its parlors. Long before that period, however, Wall street was the center of the early financial operations of the city. Government, fashion, trade, industrial arts, religion, and finance, from the earliest times, have had their headquarters in Wall street. But the banker or broker of less than half a century ago would not recognize the old street, which has almost wholly been rebuilt with some of the most magnificent business edifices in the city. The Custom-House, formerly the Exchange, the United States Treasury and Assay-Office, the Drexel building, numerous banks and splendid blocks have made the street an avenue of money palaces; and close by, in lower Nassau street, are the handsome structures of Brown Brothers and other bankers, and the new buildings of the Bank of Commerce, Continental Bank, and others. Down-town New York has undergone as great a change within a few years as any part of the city.



WALL STREET FROM CORNER OF HANOVER STREET, LOOKING TOWARDS BROADWAY.

CHAPTER IV.

MODERN WALL STREET.

THE MOST NOTORIOUS THOROUGHFARE IN THE WORLD—HOW STOCKS ARE BOUGHT AND SOLD—WRANGLES OF THE BULLS AND BEARS—THE STOCK EXCHANGE AND ITS LESSER ADJUNCTS—IN THE CLEARING HOUSE—HOW A TIGHT MONEY MARKET IS CREATED.

THE most notorious thoroughfare in the world is Wall street. According to Henry M. Stanley, the celebrated journalist and explorer, a couple of American missionaries on the Timbuctoo or some other classical African stream, fell into the hands of a ferocious and hungry-looking tribe. The missionaries apprehended that their captors were cannibals, and this apprehension was heightened by the manner in which members of the tribe would feel of their limbs. Finally one of the prisoners appealed to the chief in the language of that region: "We are American missionaries and have harmed no one; let us go our way in peace and we will ever remember you." To this petition the Mogul was mute, and the poor spokesman cried in manner half frenzied: "You don't intend to devour us?" "Yes," was the reply; "just like they do in Wall street?"

Wall street starts from the east side of Broadway, opposite Old Trinity, and its silver-toned bell, and runs in an easterly direction to the East River Until Ex-

change Place is reached the descent is quite marked, but from that point on the slope is gentle. It is almost as narrow as an alley and does not look at all inviting. Many streets in the city are more handsomely built up. The prominent buildings on Wall street are the United Bank, or "Fort Sherman," northeast corner of Wall and Broadway; the Stock Exchange Wing, between New street and Broad, the United States Sub-Treasury and Assay office, northeast corner of Nassau; Drexel Banking House, southeast corner of Broad; Custom House, between Exchange Place and William; Bank of New York, William and Wall; Brown Brothers' Banking House, the Union Bank and the Old Tontine Building. It would not be a bad idea to take a couple of the streets on either side of Wall and re-christen them Wall street annexes, for everything they are they owe to Wall street. The apartments of the heaviest operators are on the annexes, and so are the regular boards and gathering places for operators who are excluded from the regular market. In the early morning, Wall street is as quiet as Broadway used to be of Sundays, before the "Boodle" Aldermen surrendered that street to street car companies. At ten o'clock, however, the neighborhood seems to awake and the day's feverish whirl begins. Business men come in droves and from every direction and locality. Something like one-half of those who do business in Wall street live in Brooklyn, Jersey City, Elizabeth, Long Island, and up the River, half way to Albany. The new style of operating is very marked. The old brokers and speculators were content with small chambers, back rooms, and even with dens and cellars, bare

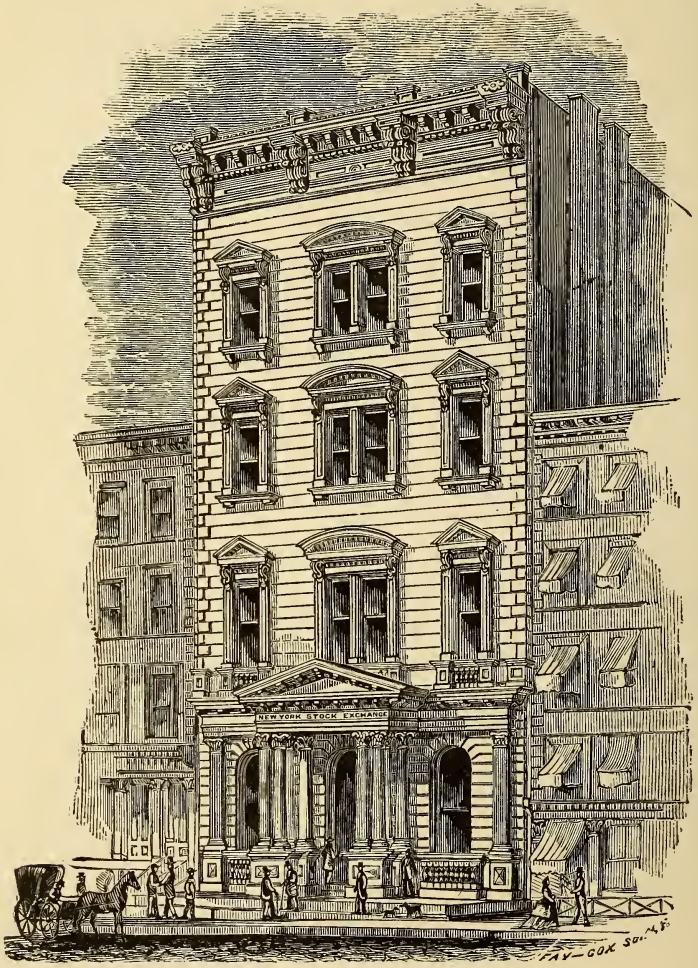
floors, with hard furniture, coarse and without ornament. Dark and dingy offices were filled by the heaviest operators. The richest men, and the most daring in speculation have no office of their own. Each has one broker, some several, and when down town these millionaires make their homes with those who buy and sell for them.

THE NEW AND THE OLD.

As business opens Wall street is full of coaches, hacks, and cabs. As it draws to a close, the street is occupied again by vehicles. The new race of brokers adopt style. Some come in their own elegant turnouts, with servants in livery. Others hire coaches and cabs, and ride to and from Wall street. Many do this who are as poor as rats, who, if they have five dollars spend half of it for a cab, and the other half for a lunch at Delmonico's. They often borrow this sum. They go home to sleep in an attic or a room in a tenement house, and remove from week to week to avoid the payment of rent. The Chancel style, as it is called, in Wall street, is a modern thing. An old broker, who had made his fortune in prudent and honest speculations, and was content with his small den and green baize table, left his business with his boys and went to Europe. On his return he found "his house" in elegant chambers, adorned with costly carpets, plate windows, mirrors, magnificent furniture, walls frescoed in oil, and all the paraphernalia of modern style. The merchant was excited and indignant. He denounced the extravagance. The idea of doing business in a counting-room elegant as the chancel of a church was

preposterous. But since the old broker has found himself at home in his Fifth Avenue palace, he takes things more quietly. Besides Wilton carpets, mirrors, and paintings, modern brokers who maintain style, set an elegant lunch at a cost of $5,000 a year. To this their customers are invited. Loafers, hangers-on, and soldiers of fortune, are always ready to help themselves.

Even fifty years ago, business in New York was very unlike what it is now. Men in mercantile life went into business as apprentices at a compensation of $50 a year. Wholesale merchants were few. Broad, Wall, and Pearl streets, were the business portions. Porters carried goods in their hands, at a shilling, below Canal street, twenty-five cents above. Store boys were sent with goods above Canal street to save cost. The youngest boy went to his master's house for the keys in the morning to open the store, and returned them at night. Customers came to the city to trade four times a year, and traders knew when to expect them. Merchants used the most rigid economy, and were their own salesmen, book-keepers, and bankers. They built the front of their dwellings with one material, and saved a few hundred dollars by building the rear with a cheaper one. Fifty years ago there were not a dozen two-horse carriages in New York. The city was compact, and there was little use for them. Above Fourteenth street was beyond the "lamp district." It was not lighted or policed, and people had to take care of themselves. Merchants who bought goods at auction obliged their clerks to take them home on their shoulders to save portage. Less than sixty years ago,



STOCK EXCHANGE, BROAD STREET.

one of our wealthiest merchants of to-day debated with his brother whether it would be prudent to pay $350 rent for a dwelling house. Yet his business then was very good.

THE NEW YORK STOCK EXCHANGE.

The fountain spring of Mammon is the Stock Exchange. It is an imposing looking building of white marble and extends back to New street with an L to Wall. Its four stories are massive ones, for the roof towers above the six story buildings of the neighborhood, while its basement holds over two hundred millions of dollars in stocks and securities, the property of members. It is no wonder that this basement is guarded day and night by a squad of policemen. Two hundred million dollars would tempt even the avarice of a Socialist! This vast wealth is contained in about nine hundred small safes arranged in tiers. Each safe is eighteen inches square, and is the property of some individual member during his connection with the Exchange. During the daily sessions of the Board, the stocks and bonds are accessible to their owners, who may barter them as sweet fancy may dictate. When it was removed, some three years ago, during the last Wall street flurry, which was precipitated by that Napoleon of modern finance, Ferdinand Ward, that Jay Gould was on the verge of bankruptcy, the Exchange appointed a committee to investigate the report. It was composed of such men as Cyrus W. Field, D. O. Mills and Henry Clews. They visited the great railroad wrecker and he showed them his private office littered with two hundred millions of listed securities.

Clews surveyed the pile for a few moments in silence and then waggishly remarked: "Gentlemen, I move that we report in favor of making Mr. Gould custodian of our Stock Exchange basement, we retaining this aggregation of stocks and bonds as a guarantee that he will faithfully discharge the duties of the office."

The Stock Exchange building is occupied by the Exchange proper, the Mining Board, Government Board and Long Room. The most popular department of the four, is the Long Room. It is devoted to the irregular sales of stocks, and any person on payment of $50 can secure an annual ticket of admission entitling him to the privilege of buying and selling independent of the regular board. The Long Room is reached by the Broad street entrance, being situated on the first floor. For six hours a day it is a miniature bedlam. Hundreds of persons in every condition of life, seemingly from millionaire to paupers, are elbowing and jostling intent upon buying or selling some stock, a score of which are changing hands every instant. The irregular proceedings are unintelligible to the novice, but the experienced seem perfectly at home amid the din and feverish confusion. There are no enforced laws in this department, and buyer and seller must take chances on receiving a square deal. Let it be said to the credit of the Long Room element, however, that there is very little downright swindling.

Above the Long Room is a mammoth richly furnished, well ventilated and lighted hall. At one end is a gallery capable of holding a couple of hundred persons. At the opposite end is a platform with desks and blackboards. On the floor, twelve or fourteen

hundred persons could, by dint of squeezing, find standing room. This hall is the home of the Exchange Board with a membership, authorized by the laws of the State of New York, of one thousand and sixty. The cost of a membership ranges at the present time, all the way from $12,000 to $30,000, owing to the wealth of the purchaser and the necessities of the seller. A sale of membership can only be made with the consent of the Exchange, and then only, to persons of sound financial worth. The control of the Board is vested in a council of forty, of which the President, Secretary and Treasurer, are *ex-officio* members. The council largely make up the Committee on Admission. When a member dies, his seat is sold, and after the settlement of Exchange claims and dues, the remainder goes to his estate. When a member fails, his certificate is sold for the benefit of his creditors. The methods of no banking house are stricter than those of the Stock Exchange, and no stocks can be listed for sale until they are pronounced legitimate securities by the Examining Committee. There are two sessions of the Board daily—at 10:30 A. M., and 1 P. M., and the order of proceedings are invariably the same. Two lists of stocks, regular and free are called each time, the regular having precedence. It is divided into five parts: 1, Miscellaneous Stocks; 2, Railroad Stocks; 3, State Bonds; 4, City Stocks; 5, Railroad Bonds. The Vice-President, who has $7,000 per annum, calls the session to order, the Secretary reads the minutes of the previous day, and then the work begins. Offers to sell and purchase are yelled lustily on every hand, and the Vice-President notes all such and communicates

them to the Secretary. How he does it is a mystery. The bids and sales are posted on the blackboard and the next moment they are flashed all over the country by the telegraphic ticker system. The Vice-President settles all disputes between buyer and seller, and assesses fines upon the infractious members. One clerk, who is called the roll keeper, sits by the side of the Vice-President and does nothing except enter up fines. It is no exaggeration to state that the average broker pays five hundred a year in fines, called forth by persistent noisy demonstrations during the session and Board infringements. Interrupting during a call of stocks is punishable by a fine of twenty-five cents; standing on chairs or table, one dollar; smashing a hat, one dollar; indulging in cat calls, hisses or groans, punishable at the Vice-President's option.

The Government Board is on the second floor. It is not so large as the Exchange Room, but is fitted up after the same design, and its method of procedure is very similar. This Board deals only in bonds and securities of the General Government. Interruptions in this room are also punishable by fines. As a rule, the members of the Exchange are fairly well behaved. When a new member is admitted, his first appearance is made the occasion of a pic-nic. He is tossed around like a ball for a few minutes, and generally has to go home in a hack for a new suit of clothes. September 15th is "White Hat Day." On Hat Day, woe be unto the absent-minded member who dares come down town with a white or straw tile. He never returns with it.

The Clearing House has much in common with the

Stock Exchange, as it furnishes the status of the city banks. The Clearing House Association is located at No. 14 Pine Street, has a membership of three score banks—every banking concern in the city—representing a capital of sixty millions. It is the medium of exchange for the various banks. The main room contains a desk for each bank which is represented by two clerks. One receives and signs all the checks of his bank, while the other distributes them to the houses entitled to them, or upon which they are drawn. They also furnish exact statements of their banks to the Clearing House manager. The daily transactions of the Clearing House, range from seventy-five to one hundred and twenty-five millions. So nicely balanced is the system of exchange, that three millions daily settle the difference. Each bank indebted to the Clearing House must send in its check before half-past one o'clock. Creditors receive the Clearing House check at the same hour, and daily business is squared and all accounts closed by half-past three. Every bank in the city is connected with the Clearing House by telegraph, and the morning work of clearing one hundred millions only consumes ten minutes of time. Long before a clerk could reach his bank by walking from the Clearing House, its officials know the exact state of their finances, and what loans may be granted or refused. Through the Clearing House, every bank in the city is connected, and if a doubtful check is presented or paper to be negotiated is not exactly clear, the facts are ascertained by one clerk, while another is examining the check or paper in question. The operations of the New York Clearing House amount to over sixty per cent.

of the total exchanges of the twenty-three Clearing Houses of the United States. It boasts that no error or difference exists in its records. Heavy failures are always foreshadowed by the Clearing House, and when it communicates the intelligence of one to the Stock Exchange, a flutter is created.

BULLS AND BEARS IN CONFLICT.

One class of brokers have stocks to sell. They resort to every means to advance the price. They are called Bulls. Another class have stocks to buy. They resort to all sorts of schemes to send stocks down. These are Bears. When men come in conflict in the street, Wall street is a scene of great excitement. When it is known that a contest is to take place, the Stock Exchange is filled and the Long Room is packed almost to suffocation. Stocks are sometimes cornered and forced up or down many points during a morning or afternoon session. During such contests, a broker's office is a suggestive place. The crowds outside at times are so dense as to almost blockade vehicles and pedestrians. The wildest rumors are current. Great concerns and possessors of millions are said to be going under, and quite frequently men at a single stroke have been completely "cleaned out," and are left without money enough to buy a lunch. In the room some rail like mad men; others walk the floor, snap their fingers, knit their brows, shake their heads, and mutter threats. Others in silence look at a particular spot on the floor, and pay no attention to the mad throng rushing in and out.

Beyond Wall street, and beyond broker's offices, the movement of Bulls and Bears carries disaster.

Alarm spreads through the city. Large houses reel, and small ones totter down. The entire business of the country is at the mercy of a few reckless men. Shrinkages in dry goods stores produce ruin. Money taken out of circulation tightens the market, and men who borrow have to pay from ninety to three hundred and sixty-five per cent., for without money merchants cannot do business long.

The new mode of doing business intensifies the excitement of Wall street. Stock operators have their brokers, as business men have their banks. Vanderbilt had no office in Wall street. He was seldom there. Yet he was one of the heaviest operators. He had a legion of runners who bought for him while he sat in his little room in Fourth street; he bought in silence and no one could track him. Drew had a little den of a room in the third story of a building, to which he retired when he wished to be alone. He could generally be found in the office of his principal broker, sitting on a bench dozing, or sound asleep. Formerly, to fill an order brokers attended the Stock Board in person and watched the market. Now they sit in their elegant rooms, and communicate by telegraph, or give a quiet order to messengers who disappear and make the purchase. There is very little talking in a broker's office during business hours. The rooms usually are crowded. Every click of the machine carries fortune or ruin to some one. Men get up, sit down, look out of the window, walk out of the door, walk back, smoke, go out, take a drink, discuss the chances, pull their hair, whistle, slap their hands, or break out in abrupt expletives. Outside, in stirring times, men are

quite as excited. One day a large crowd gathered in Wall street. The central figure was a well known operator in Clique Stocks. It is said that he has made and lost more money in speculations than any other man in New York except Jacob Little. He was in the middle of the street, hat off, face flushed, coat thrown back, gesticulating with his hands, following a well known locker-up of greenbacks, and was shouting: "There goes Shylock! What's the price of money, Shylock? What's the price of money? There he goes, look at him, look at Shylock!" The shouting, and the excitement called all heads to the windows and filled the street with the rabble, that followed the parties several blocks. The man who was shouting "Shylock," was one of the coolest, most self-possessed of men usually. The man attacked was a tall, slim, fine looking person, very slightly moved by the assault. "What's the price of Erie, Dick?" "What's the price of Hudson?" was the response.

HOW STOCKS ARE BOUGHT AND SOLD.

The present style of business in the street enables a man, with a very small sum of money, to do a very large business. With $1,000 he can purchase $10,000 worth of stock. With $10,000 he can purchase $100,000. He leaves his order with the broker, puts up his "margin," and his stock is bought and carried for him. The broker can well afford to do this. He is perfectly safe, for he has the stocks and the margin as protection. He has every motive to induce his customers to buy largely. He gets the interest on his money and a commission for buying and selling. As his commission is only $12.50 on $10,000, he must do a large business to

make anything. When men buy two millions of stock the commissions amount to something. The better class of brokers are not willing to have customers who cannot back up their sales. It is troublesome to have to watch the market, and it is unpleasant to sell a customer out. As the stock falls, if buyers do not keep their margin good, the broker must protect himself by selling the stock, and using up the money deposited.

Immense sums of money are sent into the street from outsiders, who, because they have been successful in dry goods, and other branches of trade, think they can turn $50,000 into $100,000 in the street as easily as they can draw a check. In nine cases out of ten all such investments are lost. Brokers of course get customers where they can find them. A man in a successful dry goods trade sends down a check with an order to buy a hundred shares of a named stock, and to carry it thirty days. The stock begins to go down. More margin is called for. A sudden failure in a mercantile house tells the story. The other day a merchant called upon a broker in Wall street, handed him $50,000, and asked him to invest it in a stock named. "I will do so, if you wish," said the broker, "but I advise you to take a good look at your money, for you will never see it again. I have been in business in Wall street thirty-eight years. During that time ninety-eight out of every hundred who have put money in the street have lost it." Gamblers in stocks and bonds are usually outsiders. They are the class who speculate in lots, in flour, pork, and coal. Men who make "corners," or try to make them, are model merchants, princely

traders, large donors to philanthropic institutions, stand high in society, and preside on the boards of religious and reformatory meetings. These men, Bull and Bear stock, make merchants tremble, increase the price of the poor man's coal, lay a heavier tax on every ounce of bread the laboring man eats, and ruin small traders. These men produce the panics of the day, and not the brokers. Brokers fill orders, and regular houses do as legitimate a business as is done by any department of trade in New York.

OPERATORS ON THE STREET.

The street operators may be divided into three classes. The first are regular brokers. In any other business they would be called commission merchants. They purchase stocks for their customers and are paid a regular commission. They do not speculate on their own account. As a class they are honorable, high-minded, liberal, and successful. Their business is safe and profitable. When they receive an order to buy from a customer, a margin of ten per cent. is put up and a regular commission paid. There is no credit in stocks. Some one must pay cash when they are purchased. The broker pays the cash, holds the stocks as security, and with a small margin is safe. A sound house will not accept less than ten per cent. margin. Except in extraordinary times, brokers can protect themselves. In some well established houses the business in stocks is immense, especially those that have the confidence of the street. A young banking house which has been remarkably successful, adopted at the start a few rules. One was never to carry stock

without a margin; never to speculate in stocks, and to do honestly a legitimate commission business. If that led to wealth or led elsewhere, the house would accept it. A celebrated capitalist gave an order for the purchase of a large amount of railroad stock. "Do you wish us to carry it?" said the broker; "if so, you must put up a margin." "A margin," said the millionaire, "I am worth a hundred times that amount." "I have no doubt of it," said the broker; "we have but one rule in this office for rich and poor. We would not carry stock for William B. Astor without a margin." The man went out. Hangers-on shrugged their shoulders. "We know that man," said one; he is the heaviest operator in the country; you have lost a splendid customer." Before three o'clock a deposit came up of $50,000. The next day the capitalist appeared in person. "Young men," he said, "I like your rule. You have begun right. Do business on that basis and you will succeed. My money is safe here; you shall have my business and my influence." Brokers who are permanently successful, and move steadily on to fortune, are those who are simply brokers and not speculators.

Speculators are the customers who employ brokers. They are either adventurers who come into the street to try their luck, or men who make trading in stocks their business. Speculators do not make money except by a turn as rare as good luck at a gambling table, unless they make stocks their business. Of the countless thousands who throng Wall Street from year to year, the great mass of speculators are ruined. Every broker on Wall street has an entirely new set of cus-

tomers once in three years. To trade in stocks successfully, men must be able to keep their margin good to any extent or they are ruined. A firm in Wall st. agreed to carry for a customer $600,000 gold. A margin of $250,000 was put up. Gold ran up to $1.65. The house called for $250,000 more margin. In one hour after the additional margin was put up, gold dropped to $1.30. The dealer swung from ruin by his ability to keep his margin good to a profit of $180,000 in that transaction. Men who buy long and hold what they buy, reap golden fortunes. They defy the fluctuations of the street. A combination of such men can corner stocks, lock up greenbacks, tighten the money market, and produce a panic in an hour that would shake the continent.

Vanderbilt was one of this class—the only railroad man in the street, it is said, that made money for himself and his stockholders. He went into the market and bought what he chose. It was a common thing for him to buy five millions of stock. He paid cash for all he bought and then held it. In the language of the street, he kept his stock in his tin box. He had no credit, and was admitted to be the sharpest speculator in Wall street. He bought a controlling interest of any stock he wished to control, and held it; controlled the Central, Hudson River, and Harlem railroads, and these were called Vanderbilt stocks. Men who operated for him were counted by thousands. Daniel Drew bought in immense quantities. He had no office, but operated through brokers—their name was legion. He did nothing himself on the street. He bought and sold on his own judgment, but

through his agents. He bought by the hundred thousand dollars in stock, and gold by the million. He was very unlike Vanderbilt. He was not as shrewd, sharp, or successful. His gains were enormous, but his losses terrible. He very often had to draw his check for $250,000, and even as high as half a million, to cover his losses. He was not popular, like Vanderbilt. He had no special line of operation. He was a bull or a bear, as his fancy or judgment dictated.

Another class of operators are brokers who unite speculation with their regular business. It is an unsafe combination—one in which a broker in a crisis must sacrifice himself or his customers. Usually the last, sometimes both. The experience of a quarter of a century does not point to a single house that joined speculation with a commission business in stock that has not gone under. A large house in the street was reputed to be very wealthy. The chief of the house was one of the most honored men in the country, the head of religious and benevolent institutions. He built him one of the most costly mansions in the land—at an outlay, it is said, of a million and a half of dollars. The head of the house was the treasurer of a great railroad corporation. He deposited the money of the road with a house of which he was a member. The house failed—failed disastrously—some said disreputably. Men were ruined right and left. Had the United States treasury failed, it would hardly have produced greater consternation. The treasurer of the road could not make good the loss sustained by the failure

of his house. All the road obtained was a mortgage on the splendid mansion for $850,000. A little later the mansion would not bring a quarter of a million under the hammer.

This house, a few years ago, was considered one of the strongest and wealthiest on the street. The disasters of that terrible crisis could not have been foreseen or anticipated by any shrewdness. When New York Central went humming down from one hundred and ninety to one hundred and forty-five, two-thirds of the capitalists of the city reeled under the blow; when even the clearing house was driven to a temporary suspension, this great house tottered and went under.

How a tight money market was created.

Large dealers in stocks have power to create a panic by making what is called a tight money market. They lock up greenbacks and gold, and produce general distress and ruin. It requires a large combination to do this—men of heavy capital, of great resources, who watch the market and strike together when the right time comes. Ten men combining, who could control ten millions, would agitate the street. But a combination able to control twenty millions would tighten the money market and produce a panic. Money is limited. The clearing house daily indicates the amount of cash in circulation. All banks are required to keep twenty-five per cent. of their deposits and circulation in the bank. The cliques who propose to tighten the money market understand that. Some banks are wicked enough to lend themselves to such a combination. When

the scheme is ripe a well-known party goes to a bank and inquires, "How much money have you got?" "Two hundred thousand dollars," is the reply. "I want to borrow a million." A million is borrowed of a bank that has but two hundred thousand dollars to loan. The interest is paid on this million for one, ten, or thirty days. A certified check is taken by the borrower and is locked up. A million is taken from circulation, for the bank can make no loans, as the certified check may turn up at any minute. Nineteen men are doing the same thing with nineteen other banks. Twenty millions of greenbacks are locked up. The money is not taken from the bank; it is understood that it shall not be. The bank with two hundred thousand dollars receives the interest of a million of dollars, keeps the money in its own vaults, and has parted with nothing but a certified check. Speculators who have bought stocks cannot hold them, for they have no money; the banks cannot discount, money cannot be borrowed except at ruinous rates. The cliques who have tightened the market often ask as high as one per cent. a day for money. Speculators have to throw their stock on the market, the market tumbles and the combination buy at their own prices.

Another method of tightening the money market is, by a combination which wears a different phase, though the result is the same. In this combination, $50,000 controls a million. Twenty or thirty men conspire to make money scarce. A party borrows of a bank $50,000 on one, or ten days. Interest is paid and a certified check taken. The money re-

mains in the bank—it is effectually locked up, the bank cannot loan it, for the certified check may be presented at any moment. This check is taken to another bank and $50,000 borrowed upon that. No money is removed, but a certified check taken and placed in another bank with like results. So the party moves from bank to bank, till he has locked up a million with his $50,000. Each member of the clique is doing the same thing, and a panic in stocks follows. A third method is, to draw greenbacks from the bank, seal them up and keep them till the market is ripe for taking off the pressure. An illustration of the power of a clique to propose universal ruin may be found in the famous

"BLACK FRIDAY."

The 24th of September, 1869, must always be a memorable day in the history of Wall Street. On the day preceding, three hundred and twenty-four millions five hundred and twenty-four thousand in gold was sold at the gold board. On Friday, the sale reached the high figure of over five hundred millions. In seventeen minutes—from 11:50 to 12:07 gold fell from 1.60 to 1.30. In these seventeen minutes tens of thousands of men were ruined. The ruin swept through New York—up the river—up and down the Atlantic coast—over the great lakes and prairies—carrying away fortunes like chaff before the gale. One man who stood talking with a manager of the gold board, in those seventeen minutes lost $300,000. Without a word he left the room and presented a certified check in payment of

the loss before two and a half o'clock. The combination was a small one, but one of the most bold and daring that has ever been known in the street. It was not the work of brokers in the street, with one exception, nor of regular dealers. The scheme was planned and executed by outsiders. In nine cases out of ten men outside of the street are the gamblers in gold and stocks. No campaign was ever more skillfully planned, or gave greater promise of success, than that which marked Black Friday. It seemed to possess all the elements of triumph. It had its tools and confederates in the very treasury itself. The clique possessed, or supposed it possessed, the secrets of the government, and even its future intentions. Agents loitered about the public buildings in Washington—dined and wined prominent men—held some officials in their hands, who, while they washed their fingers of all complicity with the combination, had made nice little arrangements to profit by the rise in gold. The Presidential Mansion was invaded and an attempt made to involve the family of the President in the unholy alliance. Government matters taken care of, the next step was to tighten the money market. The banks in this city not only kept on hand the twenty-five per cent. in gold and currency which the law demanded, but also a margin of thirty millions additional. The clique locked up the money in the way mentioned in the paragraph above. Cash could not be obtained even at the enormous rate of three hundred and sixty-five per cent. a year. A large political organization were in the ring which sent gold up to its destructive

height. Millions of the city money were locked up, a large bank controlled, and the individual members many of them wealthy, and more of them influential, united with speculators in the terrible work of that day. The combination boasted that on the morning of the 24th of September it controlled the mighty sum of over two hundred millions; more than the Rothschilds ever controlled in one year.

The mighty men of the Wall street of to-day are not legion. They can be readily named. Jay Gould heads the list. He operates through his broker, Wash. Conner, and his money-making son, George Gould. The Vanderbilts dip in now and then for a few millions. Cyrus W. Field is always on hand, he and Gould practically absorbing Western Union stocks. Sam Sloan, of the Lackawanna; Sidney Dillon, of the Union Pacific; John W. Mackay, of bonanza fame, with his telegraph schemes; Russell Sage, Addison Commack, Henry Clews, Roswell P. Flower, D. O. Mills, Norm. Ream, W. I. Hutchinson, W. R. Grace, George J. Seney, C. P. Huntington, D. E. Sulley, Austin Corbin, W. L. Scott, A. B. Stockwell, and the Armours. There have been no great corners of recent months, and Wall street has consequently been in a semi-comatose condition. But at any moment the storm is liable to burst. There is naught but fancied security for the speculators in stocks and bonds.

CHAPTER V.

SPECULATION AND ITS FRUITS.

A FEW OBSERVATIONS AS TO THE CAUSES WHICH INDUCE MEN TO ENTER WALL STREET—A CASE IN POINT—NO MORAL PRINCIPLE—ONE NOTED FRAUD—PERILS OF SPECULATION.

IN ALL new departures there must be an incentive. The experiment is not tried for the momentary pleasure of the trial. There never was a person so adventurous that he would plunge headlong into a new field, without first determining the cost and the possible benefits to be derived by the plunge. So it is with every human bark which has dashed to pieces in the fearful Wall street maelström. The haste to be rich by a lucky whirl of fortune's wheel, first lures men to the field of gold, where bulls and bears do endless conflict. It is no exaggeration to say that scores of victims move into the street daily to try their fortune, each and every one confident that he or she, as the case may be, has only to make the attempt and rich remuneration will be the reward. Money earned in the western mines, on the cattle ranges, the great water and iron ways of the country, or from the store, shop or ship, goes into the same channel. The surplus of a successful season in trade, the hard earnings of a clerk

or mechanic whose wife wishes to swell about a bit at Long Branch, Newport or the Springs, the wife's dower that should be put down in government securities, the pittance of the orphan—by which it is hoped that one thousand will increase to ten, if not to hundreds—are hazarded in stock speculations. However honest and regular as a class brokers may be, the gambling mania centering in Wall street sweeps like the simoom of the desert over every section of our land. The whole business of the country has been shaken and blown from its center, and trade generally partakes of the excitement and fluctuation of stocks in the market. A man who goes into Wall street to do business, goes with his eyes open. He knows, or may know, that he is at the mercy of a dozen unscrupulous men who can swallow him up in an hour if they will. Among the thousand small brokers of the street, there is a perfect understanding that any one of them may go home penniless before night. The same combinations that lock up greenbacks and corner railroads in the street, strike trade in every direction. Wheat and corn are subject to the same fluctuation and uncertainty that attends stock. A speculator in the street gets a private telegram that grain is scarce, or corn heated, or some news that affects the market. He goes immediately to the Broadway Exchange and bulls and bears grain as he would stocks. The same men monopolize coal. The market is entirely bought up, or the miners are paid daily wages to go on a strike.

A CASE IN POINT.

Dry goods are as sensitive and as much subject to

the gambling mania as money. Extravagant hotels, aristocratic groceries, from which goods are delivered by servants in livery, enormous drinking places fitted up like a royal palace, bespeak the extravagance of the age. In the vicinity of Madison Square a snobby speculator, some time ago, set up a then princely mansion. It was brown stone in front, and radiant in gold and gilt. It was furnished sumptuously with gold gilt rosewood furniture, satin coverings woven in gold and imported from Paris, carpets more costly than were ever before laid in the city, and all the appliances of fashion, wealth, and taste, were included in the adornment. It was a nine day's wonder of the city, and, like other experiments of the same sort, it came to an end. The furniture was brought to the block and the family disappeared from among the aristocracy of the city. A new sensation awaited the curious. The splendid mansion was to be turned into a first-class dry goods store. It would outrival Stewart and Claflin, and nothing to equal it would be found in London or Paris. The whole front was torn out and the building fitted up with plate glass, and made gorgeous as the reception room of a sovereign. Rumor ascribed to the firm untold wealth, so that should they sink one or two hundred thousand dollars in establishing trade, it would not embarrass or discourage the house. The opening day came, and such a sight New York never saw. All the stories were thrown open. The business was in apartments and gorgeously fitted up. An army of salesmen and clerks were in their places, arrayed in full evening dress, with white gloves. All New York poured in, as it would have done to have seen the pro-

prietors hanged—and then turned away as fashionable New York will, leaving the concern high and dry like a vessel on the beach. A disastrous failure followed, and the ruined speculators, satisfied that New York was not a theatre for their genius retired. Three hundred thousand dollars could not have been lost more artistically in Wall street.

NO MORAL PRINCIPLE.

Gambling and moral principle are not yoke fellows. The very style of business done in the street blunts the moral sense. When Swarthwout embezzled the Government funds and gave his name to a system of swindling which has become so disgracefully common, he stood alone in his disgraceful eminence. To-day gigantic frauds, embezzlements, and robberies, are so common that but little attention is paid to the revelations. The papers are full of instances of trusted and honored men who commit great frauds. A small portion only of such crimes come to the surface. The affair is hushed up to prevent family disgrace. A corporation threatened with the loss of one hundred thousand dollars or more by the roguery of an official, had rather take the money from a friend than lock up the criminal. Thousands of companies sprung up during the oil speculations. Full two-thirds of these were frauds, and dupes and victims swindled on the right and on the left, were counted by thousands. Men who went to bed supposing that they were worth a quarter of a million, awoke in the morning to find that they had been swindled out of all their money, and were beggars.

The spirit infects nearly all the officials of the government to-day. The money stolen by men in public places is lost in Wall street or squandered at the gaming table. Not long since one of the best known business men was suddenly killed on a train of cars. No man stood higher in the church or state. He had immense sums of trust money in his hands belonging to widows and orphans, and religious associations; for he was thought safer than any savings bank. He was a fine looking man, cheery in spirit, agreeable in manner. He was supposed to be the embodiment of integrity and fidelity. His sudden death brought his affairs to the surface. He was found to be a defaulter to an immense amount. He had taken the funds of widows and orphans and sunk them in the maelström of Wall street. Instead of leaving his family a princely fortune, he left his wife and children dishonored and ruined. In the olden time, a merchant would no more have used trust money in his own business than he would have committed any other great crime. At the head of one of our largest and most successful banks was a gentleman who for a quarter of a century had the established reputation which high honor, business talent, and honest devotion to his pursuits, give. His habits were simple, his house modest, and his style of living much below his position. He left the bank one night at the usual time, bidding his associates a cheery good evening. He did not return; he has never returned. On examining his accounts, it was found that he was a heavy defaulter. Not content with his salary and his business, anxious to secure a fortune which could be had

for the taking, he put himself into the hands of stock gamblers. He squandered his own money, and the fortune of his wife, sold bonds placed in the bank for safe keeping, and speculated with and lost the funds of depositors. He carried nothing with him, but fled from his home a poor as well as a disgraced man—bankrupt in fortune, integrity, and all.

The frequent and glaring crimes connected with stock gambling do not alarm the community. Some regard the revelations as a good joke, or a sharp hit. Men wonder how much the party made, and often consider the criminal a fool for not doing better. Bets are frequently put up as to the amounts taken; if the robbery runs up to a hundred or two hundred thousand dollars, then the speculation is as to how much the defaulter will return to have the matter hushed up. To show how little public morality there is, take an incident: I was present not long since at a convention held under the auspices of one of the leading religious denominations of the State. A prominent pastor of this city accused another of stating things that were wholly false, both on the floor of the meeting and outside. Other eminent men confirmed the statement, one of whom said that the pastor was notorious for his "conspicuous inaccuracies." The whole thing was treated as a good joke. The party accused was covered with confusion and could not reply. The convention were very merry over his embarrassment. Twenty-five years ago, had a New York pastor been accused of falsehood in an assembly and confessed it by his silence, the whole religious world would have been agitated. One of our banks was robbed, and it put its loss at twenty-

five thousand dollars. The community didn't believe a word of it, and the community were right. Another bank, which had lost heavily by a defaulting cashier, made an official statement that its loss would not exceed one hundred thousand dollars. A few years ago such a statement signed by bank officers would have received implicit credit. Not only the press placed no reliance in such official statement, but the discussions in the banks and on 'Change showed the want of confidence in such matters. In this age of demoralization, when everything is unsettled morally, and everybody is at sea; when checks, notes and bonds have to be examined with a microscope to see whether they are forged or altered, when the recklessness, infatuation and madness of Monaco pervade every department of business, it is no wonder that so many go wrong. They would scarcely be flesh and blood if they did not. Were all honest under such surroundings, it would be time for the millenium.

THE INFATUATION.

Men who have had a taste of the street cannot be kept from their favorite haunts. I sat in the office of a gentleman the other day, who, six months ago, was a rich man. For twenty-five years he has done a successful business, and at no time has known financial embarrassment. He lived in luxury in a city and country home. It was his boast that he never gave a note, incurred a debt, or failed to have his check honored for any amount needed. A nice little scheme was presented to him by some confidential friends. It was a time of general excitement. The specula-

tion was such a nice one, and the gain so certain and large, that the man placed his name at the disposal of the combination, and, of course, was ruined. It took him twelve hours to scatter the labor of twenty-four years. Some spiritualists got hold of a capitalist not long since. He had half a million to invest, and he did it in original style. Having great confidence in Webster and Clay while they lived, he thought they might have a better acquaintance with financial matters in the spirit land than they exhibited when they lived. Through parties competent to do it, he opened communications with those distinguished statesmen. They seemed very ready to assist him in his speculations. They wrote him long communications through his mediums, which he read to his friends. It was observed that Clay's intellect seemed to be a little shaken since his departure, and Webster was more diffuse and less compact and sententious than when in the land of the living. It was also very apparent that these distinguished gentlemen in the spirit land did not know much about the affairs in this world, for the speculations proved most ruinous. They tied up the good man's fortune, and well nigh beggared him. But his confidence in the ability of Webster and Clay to guide him to untold wealth is unshaken. How uncertain speculation is may be learned from an answer given by one of our oldest and most successful brokers to a friend. "I have fifty thousand dollars to invest," said the man to the dealer in stocks, "what would you advise me to do?" The broker pointed his finger at a donkey cart going by, loaded with ashes. "Go

and ask that man driving the ash cart," said the broker; "he knows as much about it as I do." When the oldest, the shrewdest, and the most successful operators lose from fifty thousand to half a million at a blow, what can small speculators expect? Yet the infatuation continues. Seedy men hang around their old haunts, waiting for something to turn up. There is an old man nearly eighty, who can be seen daily in Wall street, who is as infatuated as any gambler in the world. He was accounted a millionaire a few months ago. Naturally cool, selfish, and self-reliant, a mania seemed to have possessed him. He promised over and over again to leave the street. Everybody saw that he was going to ruin. One morning he came down, made a plunge, lost everything, and has gone home to die—a type of tribes who dabble in stock.

SHARP PRACTICE.

The sudden collapse of fortunes, closing of elegant mansions, the selling off of plate and horses at auction, the hurling of men down from first-class positions to subordinate posts, is an every day occurrence in New York. In almost every case these reverses result from outside trading, and meddling with matters foreign to one's legitimate business. The city is full of sharp rogues and unprincipled speculators, who lie awake nights to catch the unwary. None, it seems, are more easily ensnared than hotel-keepers, and this is the way it is done: A well-dressed, good-looking man comes into a hotel and brings his card as the president of some great stock

company. In a careless, indifferent way he asks to look at a suite of rooms. He has previously ascertained that the proprietor has a few thousand dollars in the bank, waiting for something to turn up. The rooms shown are not good enough. He wants rooms that will accommodate certain distinguished gentlemen, whom he names, who happen to be the well-known leading financiers of the great cities. A better suite is shown the president. The cost is high—one thousand dollars a month. But the rooms suit; he must accommodate his friends; a few thousands one way or the other won't make much difference with his company. So he concludes to take the rooms. The landlord hints at references; the president chuckles at the idea; but if the landlord wants one or two thousand dollars, he can have it. "Let me see," the president says, very coolly, "I shall want these rooms about six months, off and on. I may be gone half the time, or more. If it's any accommodation to you, I will give you my check for six thousand dollars, and pay the whole thing up." Of course the landlord is all smiles, and the president takes possession. Before the six months are out, the lion's share of the landlord's money goes into the hands of the speculator, and a lot of worthless stock is locked up in the safe of the hotel.

Another scheme is equally successful. The rooms are taken, and the occupant is the most liberal of guests. Champagne suppers and costly viands are ordered without stint, and promptly paid for. Coaches with liveried drivers and footmen, hired for the occasion, leave imposing cards at the hotel. The obse-

quious landlord and well-fed steward pay especial attention to the wants of the liberal guest. Waiters fly at his command, and the choicest viands are placed before him. Picking his teeth after breakfast while the landlord is chatting with him some Saturday morning when it rains, he expresses a wish, rather indifferently, that he had ten thousand dollars. His banker won't be home till Monday—don't care much about it—get it easy enough going down town—wouldn't go out in the rain for twice the sum—indifferent about it, but evidently annoyed. The landlord goes into his office and examines his bank account, and finds he can spare a few thousand without any inconvenience, till Monday. Glad to accommodate his distinguished guest, who is going to bring all the moneyed men to his hotel, he hands over the money, which is refused two or three times before it is taken. On Monday morning the hotel man finds that his distinguished tenant has put a Sabbath between himself and pursuit. Such tricks are played constantly, and new victims are found every day.

THE STREET ON THE OUTSIDE.

Men who visit New York, and see nothing but the outside aspect which it presents, imagine that success is one of the easiest things in the world, and to heap up riches a mere pastime in the city. They are familiar with the name and history of the Astors. They know that Stewart began life a poor boy, kept store in a small shanty, and kept house in a few rooms in a dwelling, and boarded his help.

They walk through Fifth Avenue, and look on the outside of palaces where men dwell who left home a few years ago with their worldly wealth tied up in a cotton handkerchief. They stroll around Central Park, and magnificent teams, gay equipages, and gayer ladies and gentlemen, go by in a constant stream; and men are pointed out who a short time ago were grooms, coachmen, ticket-takers, boot-blacks, news-boys, printers' devils, porters, and coal-heavers, who have come up from the lower walks of life by dabbling in stocks, by a lucky speculation, or a sudden turn of fortune. So young men pour in from the country, confident of success, and ignorant that these men are the exceptions to the general law of trade; and that ruin and not success, defeat and not fortune, bankruptcy and not a fine competence, are the law of New York trade.

Nothing is more striking or more sad than the commercial reverses of this city. They come like tempests and hail storms which threaten every man's plantation, and cut down the harvest ready for the sickle. Few firms have had permanent success for twenty-five years. In one house in this city twenty men are employed as salesmen on a salary, who, ten years ago, were called princely merchants, whose families lived in style, and who led the fashions. Men who embark on the treacherous sea of mercantile life are ingulfed, and while their richly-laden barks go down, they escape personally by the masts and spars thrown to them by more fortunate adventurers. One house in this city, quite as celebrated at one time as Stewart's, who, in imi-

tation of that gentleman, built their marble store on Broadway, are now salesmen of establishments more successful than their own. New York is full of reduced merchants. Some of them bravely bear up under their reverses. Some hide away in the multitude of our people. Some take rooms in tenant-houses. Some do a little brokerage business, given to them by those who knew them in better days. Some take to the bottle, and add moral to commercial ruin.

THE SCHUYLER FRAUD.

One of the most successful railroad men of New York boarded at one of our principal hotels. He was an unmarried man. He was accounted an eminent and successful financier. His reputation and standing were unquestioned. He was connected with the principal capitalist in the city, and was one whom New York delighted to honor. In a small house in the upper part of the city he had a home. Here he lived a part of his time, and reared a family, though the mother of his children was not his wife. Down town, at his hotel, he passed by one name, up town, in his house, he was known by another. It would seem impossible that a prominent business man, reputed to be rich, brought into daily business contact with princely merchants and bankers, the head of a large railroad interest, could reside in New York, and for a number of years lead the double life of a bachelor and a man of family; be known by one name down town, and another name up town; yet so it was. At his hotel

and at his office he was found at the usual hours. To his up-town home he came late and went out early. There he was seldom seen. The landlord, the butcher, the grocer, and the milkman transacted all their business with the lady. Bills were promptly paid, and no questions asked. The little girls became young ladies. They went to the best boarding-schools in the land.

An unexpected crisis came. A clergyman in good standing became acquainted with one of the daughters at her boarding-school. He regarded her with so much interest, that he solicited her hand in marriage. He was referred to the mother. The daughters had said that their father was a wealthy merchant of New York; but his name did not ap pear in the directory, he was not known on 'change. The lover only knew the name by which the daughters were called. The mother was affable but embarrassed. The gentleman thought something was wrong, and insisted on a personal interview with the father. The time was appointed for the interview. The young man was greatly astonished to discover in the father of the young lady one of the most eminent business men of the city. He gave his consent to the marriage, and promised to do well by the daughter, though he admitted that the mother of the young lady was not his wife. The clergyman was greatly attached to the young woman, who was really beautiful and accomplished. He agreed to lead her to the altar, if, at the same time, the merchant would make the mother his wife. This was agreed to, and the double wedding was

consummated the same night. The father and mother were first married, and then the father gave away the daughter. The affair created a ten days' sensation. The veil of secrecy was removed. The family took the down-town name, which was the real one—a name among the most honored in the city. An up-town fashionable mansion was purchased, and fitted up in style. Crowds filled the spacious parlors, for there was just piquancy enough in the case to make it attractive. Splendid coaches of the fashionable filled the street; a dashing company crowded the pavement, and rushed up the steps to enjoy the sights. These brilliant parties continued but a short time. The merchant was rotten at heart. All New York was astounded one day at the report that the great railroad king had become a gigantic defaulter, and had absconded. His crash carried down fortunes and families with his own. Commercial circles yet suffer for his crimes. The courts are still fretted with suits between great corporations and individuals growing out of these transactions. Fashionable New York, which could overlook twenty years of criminal life, could not excuse poverty. It took reprisals for bringing this family into social position by hurling it back into an obscurity from which probably it will never emerge.

LODGINGS IN A TENEMENT HOUSE.

A few summers ago a lady of New York reigned as a belle at Saratoga. Her elegant and numerous dresses, valuable diamonds, and dashing turnout attracted great attention. Her husband was a quiet

sort of a man, attending closely to his business. He came to Saratoga on Saturdays, and returned early on Monday morning. The lady led a gay life, was the centre of attraction, patronized the plays, and was eagerly sought as a partner at the balls. After a very brilliant and gay season she disappeared from fashionable life, and was soon forgotten. One cold season a benevolent New York lady visited a tenement-house on an errand of mercy. Mistaking the door to which she was directed, she knocked at a corresponding one on another story. The door was opened by a female, who looked on the visitor for an instant, and then suddenly closed the door. The lady was satisfied that she had seen the woman somewhere, and thinking she might afford aid to a needy person, she persistently knocked at the door till it was opened. Judge of her surprise when she found that the occupant of that room, in that tenement-house, was the dashing belle whom she had met a season or two before at the Springs! In one room herself and husband lived, in a building overrun with occupants, crowded with children, dirt, and turbulence. Mortification and suffering, blended with poverty, in a few months had done the work of years on that comely face. Her story was the old one repeated a thousand times. Reverses, like a torrent, suddenly swept away a large fortune. Her husband became discouraged, disconsolate, and refused to try again. He lost his self-respect, took to the bowl, and became a drunkard. The wife followed him step by step in his descent, from his high place among the merchants to his home among the

dissolute. To furnish herself and husband with bread, she parted with her dresses, jewels, and personal effects. She pointed to a heap in the corner, covered with rags, and that was all that remained of a princely merchant!

PERILS OF SPECULATION.

The speculating mania which pervades New York is one of the rocks in the channel on which so many strike and founder. Shrewd, enterprising men, who are engaged in successful business, are induced to make investments in stocks and operations of various kinds, and are thus at the mercy of sharpers. Their balance in the bank is well known. Speculators lay snares for them, and catch them with guile. A man makes money in a business he understands, and loses it in one he knows nothing about. One is a successful merchant, and he imagines he can be a successful broker; one stands at the head of the bar, and he thinks he can lead the Stock Board. He is a broker; he adds to it an interest in railroads or steamboats. Men have a few thousand dollars that they do not need at present in their business. They are easily enticed into a little speculation by which they may make their fortune. They get in a little way, and to save what they have invested they advance more. They continue in this course until their outside ventures ruin their legitimate business. Stock companies, patent medicines, patent machines, oil wells, and copper stocks have carried down thousands of reputed millionaires, with bankers, brokers, and dry goods men, who have been duped by unprincipled

schemers. Fortunes made by tact, diligence, and shrewdness, are lost by an insane desire to make fifty or a hundred thousand dollars in a day. The mania for gambling in trade marks much of the business of New York. The stock and bond gambling has brought to the surface a set of men new to the city. The stock business, which was once in the hands of the most substantial and respectable of our citizens, is now desperate and reckless. Any man who can command fifty dollars becomes a broker. These men know no hours and no laws. Early and late they are on the ground. No gamesters are more desperate or more suddenly destroyed. The daily reverses in Wall street exceed any romance that has been written. A millionaire leaves his palatial residence in the morning, and goes home at night a ruined man. It is a common thing for speculators who can afford it to draw checks of from fifty to one hundred thousand dollars to make up their losses in a single day.

A man rides up to Central Park one afternoon with his dashing equipage; his wife and proud daughters whirl the dust in the eyes of well-to-do citizens who are on foot. The next day this fine team and elegant mansion, with store full of goods, go into the hands of his creditors. He sends his family into the country, and either disappears himself or is seen on the outskirts of the crowd,waiting for something to turn up. The reckless mode of doing business leads to a reckless style of living, extravagance and dissipation, which no legitimate business can support. The mania touches all classes.

Women and ministers are not exempt. One pastor in this city is a good specimen of the power of this speculating mania. The demon got possession of him. He made a little money. He started to make five thousand. He moved the figure ahead to the little sum of a quarter of a million. The business transformed the man. His face became haggard; his hair disheveled; he could not sleep; he bought all the editions of the papers; got up nights to buy extras; chased the boys around the corners for the latest news; was early at the stock market, and among the last to leave the Windsor Hotel at night when the Board closes its late session. Whether a quarter of a million is worth what it costs, this gentleman can tell when he gets it. A lady in this city came from New England. She was the child of a sailmaker, and was brought up in humble circumstances. A wealthy man, whose repute was not high, and whose disposition was not amiable, offered her his hand. She did not expect love, nor hardly respect, but he offered her instead a coach, an elegant mansion, and costly jewels. She found herself suddenly elevated. She lived in commanding style, with her furniture, plate, and servants. She bore her elevation badly, and looked down with scorn upon her old friends and associates. Her husband engaged deeply in speculation; it proved a ruinous one. To help himself out of a crisis he committed forgery. He was sent to the State Prison. His great establishment was seized. Her house was sold over her head by the sheriff. Her jewels, valued at fifteen thousand dollars, were spirited away, and she never saw them more. She was suddenly elevated,

and as suddenly hurled down to the position from which she had been taken.

HONESTY LEADS.

The men who are the capitalists of New York to-day are not the sons of the wealthy or successful merchants of the city. They are men whose fathers were porters, wood choppers, and coal heavers. They did the hard work, swept out the stores, made the fires, used the marking pot, were kicked and cuffed about, and suffered every hardship. But they jostled and outran the pampered son of their employer, and carried off the prize. The chief end of man is not to make money. But if one imagines that it is, and that a fortune must be made at once, then he will barter the solid ground for the mirage, and leave a successful business for the glittering morass—trade that insures a handsome competence for wild speculation. The hands on the dial plate of industry will stand still while men grasp at shadows.

In New York, two kinds of business greet a comer, one bad, the other good; one easy to get, the other hard; the one pays at the start, the other pays but little; perhaps the position itself must be paid for. If one wants money, says he has his fortune to make and cannot wait, he will take what turns up and wait for better times. Disreputable trade, questionable business, a tricky house, a saloon or bar room, are open to a reputable young man, and if he have a dash of piety, all the better. But such touch pitch and are defiled; they seldom lose the taint of the first business in which they are engaged. Men can be

good or bad in any trade. They can be sound lawyers or pettifoggers; a merchant of property or a mock auctioneer; a physician whose skill and character endear him to the best families in the land, or a doctor whose "sands of life have almost run out;" a preacher who says, "Woe is me if I preach not the gospel," or a minister who, like some in the olden time, said, "Put me, I pray thee, into the priest's office, that I may get me a morsel of bread." There is no permanent success without integrity, industry, and talent.

In trade there are two codes that govern men. The one is expressed in the mottoes, "All is fair in trade;" "Be as honest as the times will allow;" "If you buy the devil, you must sell him again." The other acts on business principles; sells a sound horse for a sound price; gives the customer the exact article that he buys. The few houses that have been successful, amid an almost universal crash, have been houses which have done business on principle. In cases where honorable tradesmen have been obliged to suspend, they are Minister of Babylon. Some of these men went from the store to compete with the ablest statesmen of the world. Some left their patients on a sick bed to measure swords with veteran commanders on the battle-field. They met on the seas naval officers of highest rank, and made them haul down their flags to the new banner of our nation. They sounded out freedom in the Declaration of Independence; the bugle-call rang over hill and dale, crossed oceans and continents, into dungeons, and made tyrants tremble in their palace

homes—building a nation that no treason could ruin and no foreign foe destroy. Like the Eddystone lighthouse, the Union, sometimes hid for a moment by the angry surges, still threw its steady light on the turbulent waters, and guided the tempest-tossed into the harbor where they would be.

These Old School men ate not a bit of idle bread. They were content with their small store and pine desk. They owned their goods, and were their own cashiers, salesmen, clerks and porter. They worked sixteen hours a day, and so became millionaires. They would as soon have committed forgery as to have been mean or unjust in trade. They made their wealth in business, and not in fraudulent failure. They secured their fortunes out of their customers, and not out of their creditors. Not so Young America. He must make a dash. He begins with a brown-stone store, filled with goods for which he has paid nothing; marries a dashing belle; delegates all the business that he can to others; lives in style, and spends his money before he gets it; keeps his fast horse, and other appendages equally fast; is much at the club room, on the sporting track, and in billiard or kindred saloons; speaks of his father as the "old governor," and of his mother as the "old woman;" and finally becomes porter to his clerk, and lackey to his salesman. Beginning where his father left off, he leaves off where his father began.

CHAPTER VI.

TWO FINANCIAL TYPHOONS.

THE PANIC OF 1873 AND THE DISASTROUS OUTCOME OF THE GRANT AND WARD FAILURE—THE MONEYED CENTER SHAKEN—HOUSES BLOWN DOWN—PROMINENT MEN RUINED—FERDINAND WARD'S VICTIMS—GRAPHIC PEN PICTURES—WARD'S TREACHERY TO GENERAL GRANT.

ABOUT once in ten years New York is visited by a great financial revulsion. It usually begins in Wall street, and sweeps, like a tidal wave, over every part of the land—paralyzing every interest, and ruining men by the thousands. Every country has a great moneyed center. All attempts to get the great capitalists out of Lombard street have failed. From a little city, two miles long and one wide, London has spread out until it is ten miles square. For over a hundred years efforts have been made to change the moneyed center of that city. But all attempts have been futile. Daily half a million of men are poured into the city before ten o'clock. Near Lombard street is Thread and Needle street, where the Bank of England stands —a low-walled citadel, impregnable as a fortress. In this vicinity are the Lord Mayor's mansion and Guildhall; the banks and bankers of the metropolis, the immense warehouses of trade, and the palaces of merchant princes. Land is fabulous in price. An acre of land could not be bought in the vicinity of the bank if covered with gold sovereigns.

What Lombard street is to England, Wall street is to America. Here, where the old houses stood, and the old New York merchants lived, is located the great center of American finance. For years speculators, ring politicians, and interested parties have attempted to change the financial headquarters to an upper location. But all such efforts have been put to rest. The great sale of land on the corner of Wall and Broad, for a banking house, setttles the question for a century. Startling as the price is for which land has been sold on fashionable thoroughfares up town, the immense price paid for the land alluded to, throws all other sales in the shade. It shows that Wall street is the most valuable property of the continent.

To this center the great capitalists of the country gather. Merchants from Maine to Florida, from Sandy Hook to the Golden Gate, have their bankers in New York; Boston, Chicago and Philadelphia, have their banking houses on this street. The huge crops of the West cannot be moved till the gold room gives permission. Not a railroad can be built in any part of the land unless the bonds are disposed of in the city. Men who make a fortune of $10,000, $20,000 or $50,000 in the country, bring their gains to this field, where only full scope can be given to their talents. The country banks, and banks in the smaller cities, must have their checks cleared in New York.

As the gates of the Temple of Janus, open or shut, indicated peace or war throughout the world—so, as Wall street is, so is the country. When the bulls and bears are at peace—when money is plenty, when the

Stock Exchange shows a brisk market and the sales are regular; when the street is healthy—then it is known that peace, prosperity, and success cover the land. But when Wall street is excited, every part of the nation is affected. Here is the seat of commercial brain. The nerves agitate every part of the body when this is disturbed. It is the headquarters of operations, and the alarm reaches the farthest picket and the most solitary sentinel on guard. A panic may begin in Wall street. Two or three men may create it, and do it from the basest motives; to add a few thousands to their already plethoric purse; to bull or bear a certain stock; to create a corner; to lock up greenbacks, or sending gold below soundings, or kiting it into the air—whatever may be the motive, the panic will carry ruin through the country, and strip men of their fortunes in an hour. When the Stock Exchange is excited, every stock will be touched. Interest on the street will run up to 1 and 2 per cent. a day. The banks will feel it and begin to curtail. Then the merchants will stagger; the laborers get no work; the factories lock out; and the misery will spread all over the land. Wall street is the throbbing heart and the whole nation is the body through which the agitation flows.

THE FINANCIAL TERROR OF 1873.

The financial barometer is the most subtle thing in the land. Nothing is so sensitive. Old Probabilities cannot predict, with half the accuracy, the coming storm. There is something in the very air which men of forecast feel. In the spring of 1873, men said:

"This thing can't last; this wild speculation will lead to ruin." "There are half a dozen men in the street who are bent on mischief;" "You will see a greater crash than ever was known before." For a year there had been no money made on the street. Merchants complained that there was no profit in trade. Nobody seemed to have any money. Builders refused to make contracts; the rates were high, which indicated a sense of insecurity. Money could not be collected. General gloom and mistrust and fear hung over the business world like a pall. All at once the crash came. A menagerie in a thunder storm, or a lot of wild beasts let loose, would not have been madder or more excited than were men on the fatal Thursday. Leading operators are seldom seen on the street. Buying and selling are done by middle men—by boys, half-grown lads—green-looking, ill-dressed persons, who do not appear to be worth a dime. These buy and sell by hundreds of thousands. On the breaking out of the panic, which seemed to be known by instinct, Broad street was full of distinguished operators. The heaviest men were around. Stout, fat men, who generally take their leisure, tore in and out of the offices where stocks are bought and sold. Wilted by perspiration and covered with mud, millionaires could be seen in every direction, rushing this way and rushing that, while the wildest confusion reigned everywhere.

THE MANHATTAN BANK ON THE CRISIS.

While everything was running in the usual channel, the sky clear and the sea smooth, and no storm in the

horizon, certain shrewd men saw specks of trouble here and there. It was announced that one of the great trust companies of the city was in difficulty. Interviewers, on visiting the banking house, found everything lovely. The clerks were at their posts; business was proceeding lively; and the concern never seemed sounder or more prosperous. The President of the company was in Europe. Gus Schell, the Vice-President, sat in the elegant rooms assigned to the directors, as pleasant as a May morning. He laughed at the idea of any trouble in *that* institution. Still the financial barometer indicated a storm. It was rumored that the Manhattan Banking Company knew something about the shaky condition of the Trust Company. The startling rumors soon condensed into a palpable fact. It turned out that the Trust Company had gone down to the bank and demanded two millions of greenbacks, on certain securities offered. The Scotch firmness, and cool forecast and indomitable courage of the President, Mr. Morrison, served the bank a good purpose. "I cannot let you have this money," said Mr. Morrison.

Out of the whole street he was probably the only man who suspected the real state of things in the Trust Company. He knew this only by certain little indications here and there that he put together. As yet nobody foresaw a commercial panic. "I cannot let you have this money without harming every patron of the bank. I am here to protect the stockholders and the customers of this institution. I shall peril both if I comply with your request." "But we are customers of the bank," was the reply. "Our im-

mense business has been done through your house. We have been the most prolific patrons of your bank. This is a crisis with us, and we must be accommodated." The President was immovable, and the parties retired in the deepest indignation, with an ominous shake of the head, as if hereafter the Trust Company would select a bank more accommodating.

This little affair did not mend matters. An excited throng made a rush for their funds. The Trust Company paid all comers in certified checks on the Manhattan Bank. These were refused, the quiet President simply remarking: "The Trust Company have no funds here: when they have we will honor their checks." So the Manhattan Bank was preserved from ruin by the keen intellect and indomitable firmness of its President. This course saved the bank, but made the panic a fact.

THE GREAT CRASH.

As if some great calamity had fallen upon the nation, business came at once to a stand-still. Everybody that could was crowded into Wall Street. Wherever there was a bank there was a run upon it. The banks soon suspended on greenbacks, and paid in certified checks. These nobody would take. The example set by Manhattan was imitated by all business New York. The railroad companies ordered their carmen to deliver no goods on certified checks. Express companies did the same. A man who deposited $1,000 in greenbacks in a bank, would get next day only a certified check. All who had money held on to it. All who could draw out any placed it in their

private safe It was rumored that Jay Gould drew out five millions and Vanderbilt had a pile of greenbacks that would have made a respectable haycock. In ordinary times business is very loosely done. Banks are very accommodating, and if a large depositor overdraws his account $10,000 or $15,000, nothing is thought of it. One of the most eminent bankers, one who, for years, had an unsullied name, overdrew his account $220,000, and instantly stopped payment. But when there is an excitement in the street, and the screws are put on suddenly things snap.

The Stock Room was a scene of wild confusion. It was jammed to suffocation. House after house went down, and the announcement made in the Stock Room was received with howls that were terrific. A month before Jay Cooke failed, many regarded his house as insecure. A leading merchant who has never failed—who has saved himself by a rule never to sell what he has not got, nor to buy what he could not pay for,—remarked. "I should have been ruined in '57 if I had not owned my stock of goods, and been out of debt. I closed my doors, and waited until the storm blew over." Confidentially he was asked by a friend about the house of Jay Cooke & Co., "Have you any money there?" "Yes, $5,000." "What are your collaterals?" "Nothing." "Go and draw your money. The house is too gigantic. If anything happens it will go to destruction." Side by side stood the elegant rooms of Cooke, and Fisk, and Hatch. On Friday the shutters were put up, the curtains drawn down. A few unemployed clerks hung round.

The solitude of a funeral reigned within, while the surging crowds outside were kept back by the police.

THE REVULSION.

It is estimated that at least 20,000 operators were ruined by this crisis. At least $20,000,000 have been lost. The Vanderbilt stocks, which were supposed to be good as gold—for it was said the Commodore could not afford to let his stock go under—ran down 10, 20 and 30 per cent., and with a suddenness of which nobody could be prepared, ruining thousands. It was confidently expected that the Commodore would save the Union Trust Company. He was debtor to the company to the amount of $1,700,000. This sum was borrowed by his son-in-law, Horace F. Clarke, then in the interest of the Lake Shore Road. But as the money was not due under six months; as the Commodore did not borrow it and had nothing to do with it, except as president of the road; he declined to interfere. His confidential henchman, Schell, begged the Commodore with tears to save the institution from ruin. He declined to interfere. On the morning of the failure he drove down to the bank. The immense crowd gave way to let him pass through. It is said that he had with him $10,000,000. What he would have done nobody will ever know. The Trust Company failed fifteen minutes before Vanderbilt arrived.

The panic was mainly in railway stocks. Vanderbilt was the heaviest owner in the country. He probably found his securities depressed at least $20,000,000. That he could bear such a pressure and

not shrink or throw his stocks on the market, demonstrated the financial strength of the man. Money was sent on to him from every quarter. Millions were offered from Boston capitalists, if he would pay the high rate demanded, which he refused. Some time before the Commodore concluded to lay a third track on the Central. He placed $15,000,000 of bonds on the English market. He deposited $10,000,000 in the Bank of England in gold. When the crisis came on, he ordered that gold home and with it aided the Government in relieving the financial troubles of the country. The heaviest operators and the wealthiest men, the shrewd and the simple alike, reeled under the blow. It was simply impossible to get money. The Government could not get it. No trust company could; no stocks or securities availed. No matter what the rate was, no matter what the security, there was no money for anybody. A million was offered for $10,000, at 2 per cent. a day. Jay Gould, Fisk and Hatch, Henry Clews, Howe and Macy, and other houses that suspended, had collaterals enough, in ordinary times, to pay all their obligations, and have a million over; but the securities were of no more avail than a cartload of pumpkins.

Since Wall street had a being the Stock Exchange had never been closed till the panic of '73. No stocks could be transferred, no contracts completed while that institution was shut. But for this not a bank, nor a mercantile house, nor a broker could have stood. It was a stern necessity. The result showed the wisdom of the measure. Had men been pressed to a settlement, as they would have been, universal

ruin, that would have spared no factory and no hamlet in the land, would have swept the country. The closing of the room not only held the contracts in abeyance, but gave the heavy operators time to cool, and time to settle. When men who were counted to be worth twenty millions, forty millions, and even eighty could not meet their contracts, what were common tradesmen to do?

Sunday, September 21st, 1873, will be ever a memorable one in our history. The nation seemed on the verge of financial ruin. The churches were deserted. Men jammed the Fifth Avenue Hotel as they jammed Wall street the previous day. President Grant came up from his cottage at Long Branch to meet the merchants in council on Sunday night. The meeting of the President with the Secretary of the Treasury, and the great capitalists of the nation, indicated the gravity of the hour. Men as familiar with finance as with their alphabet—accustomed to handle millions—and whose nod or finger on 'Change had hitherto raised or allayed panics, stood face to face with the Soldier President. It was Grant's custom in the Cabinet, as in the field, to initiate measures he proposes to adopt. He did not ask, "Mr. Secretary of State, what shall we do with this?" Nor, "Mr. Secretary of War, what shall we do with that?" But on introducing a measure was accustomed to say to his Cabinet, "Gentlemen, I propose to do so and so." The capitalists of the country were surprised to find General Grant as cool and collected when treating of finance as if he had been in camp dictating an order to his orderly. Plan after plan was suggested by

which the Government could relieve the pressure. To each plan the President offered his objections, in the calm, terse, emphatic manner that marks all his utterances. "I shall take no doubtful steps," he said. "I shall not overstrain the law. I shall not introduce any doubtful measures, leaving Congress to justify me when it meets. I shall do all in my power to relieve the country, but I shall take no measures that have for their aim simply the relief of speculators who have brought this trouble upon us." When the conference broke up, many men had a better view of the intellect, character, and firmness of the President than they ever had before.

RETURNING CONFIDENCE.

That plant of slow growth came to the aid of a nearly bankrupt people. The Government threw fifteen millions on the market; the banks fifteen more. From the West came twenty millions. In all fifty millions—eased the market. The banks threw out their hidden stores. Men who locked up greenbacks threw them on the street. Small depositors hastened back with the funds that they would not spend, and dare not keep. Everything brightened when the Stock Exchange opened. The only men not affected by the panic were the "dead beats;" men who had once had a name on the street, but who had been living for years from hand to mouth. They hailed with exuberant shouts the announcement of the failures of heavy houses, and yelled with delight when millionaires were bankrupt, and the proud princes of the street suspended. They welcomed their

descent, and shouted, in the language of the Prince of Darkness, "Ha! hast thou become like one of us?" When men worth fifty millions could not pay their debts, and houses with ten millions in their vaults suspended, it was no dishonor to fail, and to have no money.

THE UNION TRUST COMPANY.

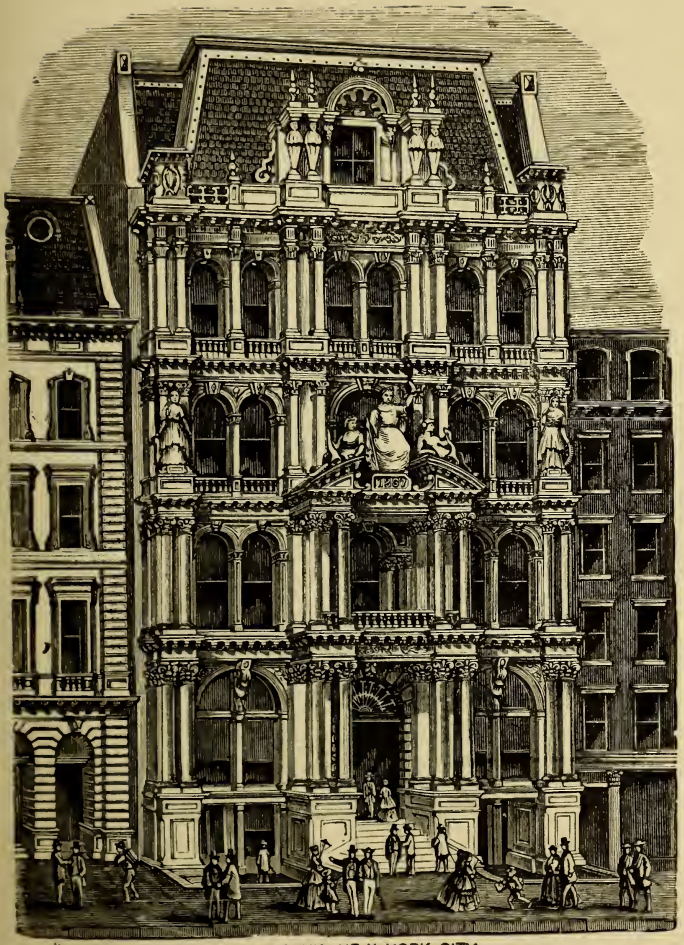
The panic is a good illustration of what is said elsewhere of the manner in which convulsions are made. These men, in their mad effort to bear the market, brought the financial ruin on the country, and came very near ruining themselves beyond redemption. Two of these men lived in New York, and one in the West. Daring, unscrupulous, and defiant — controlling several large railroads — they formed a successful combination; sunk twenty-five millions, bankrupted two thousand five hundred honest traders, and carried disaster right and left. When the panic commenced there was no house in New York that was considered safer or more reliable than the Union Trust Company. It had a list of directors of which any association might be proud. Eminent bankers, men who stood high in church and state, many who had worked their way up from poverty by industry and integrity to great wealth, who had taken excellent care of their own money, who seemed proper custodians for the funds of widows and orphans, too honest to steal, and too vigilant to be misled. The failure of the company showed that these eminent men were simply figure heads; they allowed their

names to be used simply as a decoy; they had no more idea of the management of the concern than they had of the Bank of Calcutta. A stripling of a boy, who finally embezzled a quarter of a million, and fled between two days, run the concern. Merchants, trades people, churches, were solicited to put their funds into this company for safe keeping. The courts ordered referees, assignees, executors and administrators to put the funds of estates in litigation in this concern.

Young Carlton, who held the responsible office of Secretary, was the son of Dr. Carlton, of the Book Room. He lived in fine style in Brooklyn; drove to his business in a carriage, while the Astors walked down to their offices. He speculated on the street, helped his friends to what they wanted, loaned money to his relations, and until the bank was run upon nobody had the slightest idea that he was a defaulter. This wretched custom of lending names of eminent men to institutions over whose business they do not take the slightest oversight, is one of the crimes of the day. The silly farce of attempting to keep up the honor of the company was continued until the very minute the doors of the institution were closed. When the run was made on the bank, the Vice-President came upon the steps and assured the excited crowd that there was no danger. As the President spoke the maddened multitude shook the certified checks they held in their hands, the payment of which had been refused at the Manhattan Bank, saying, "If you are solvent pay us our money!" Even then the nimble Secretary was fleeing with his ill-gotten gains over the prairies, or over the seas.

THE NEW STYLE AND THE OLD.

In the olden time bankers gave personal attention to their business. In these modern times mere whipsters run the great moneyed institutions of the land, a specimen of which is seen in the Atlantic Bank. Mr. Southworth, a gentleman of fair standing, and supposed to be honest, was the president. Nearly every bank of New York had a peculiar origin. The Manhattan was chartered to introduce pure water into the city; the Chemical, for manufactures; the Shoe and Leather, for the boot and shoe trade; the Mechanic, for artisans; Bull's Head, for dealers in cattle; the Grocers, for traders; the Merchants, for dry goods men; and Corn Exchange, for operators in flour and grain. The Atlantic Bank was founded as a religious institution, to accommodate men who worshiped at the same altar. For years the bank maintained a very high standing. The denomination patronized it. It held the funds of the great benevolent societies. Ministers thought their funds were safe when deacons were president and directors, and where eminent men held positions of trust. The Atlantic may be said to have originated the panic, for its downfall was followed by two or three of the heaviest banks in the city, that had been robbed of their entire capital by the audacity and roguery of their officers. All of a sudden the city was shocked with the news that the Atlantic had suspended. A young teller, it turned out, had had the management of things a long time. The respectable president was simply a figurehead, and the directors, embracing some of the best business men of the city,



PARK BANK, NEW YORK CITY.

were too busy about their own affairs to pay any attention to the business of the bank. The young criminal sported diamonds and drove fast horses on the road. He diverted himself by rash speculation in the street. Took the money at will in large quantities. The directors, through their criminal neglect, knew nothing of it till they found themselves dishonored and bankrupt. Brookly did no better.

THE TRUST COMPANY ON THE HEIGHTS

Was the pet institution of the City of Churches. The most eminent names in the city were on the roll of directors. This gave an air of respectability to the concern. Money must be safe, people said, when A. A. Low and kindred spirits were directors. Banks were no security; savings banks might fail; but the Trust Company was strong as the Government. "Read the list of directors and judge," men said.

Brooklyn had a genuine sensation. The president of the Trust Company was found drowned in a little shallow water at Coney Island. He had a splendid funeral. He was rich, had a high social standing, was president of the Art Union, and he led the fashions on the Heights. Eulogies were pronounced over him from the pulpit, and he was held up as an example that young men would do well to copy. The sudden death of the President caused the Trust Company to suspend. Ministers rushed for their little savings. Churches trembled for their deposits. Widows and orphans hung round the door in crowds seeking that they might be paid. A scene of rottenness was revealed that makes one's blood tingle with

horror and indignation—horror at the great frauds perpetrated on a confiding people; indignation that respectable people will allow their names to be used to decoy the public, and give no attention to the great trust committed to their hands. The president and secretary had flung the funds to the winds in rash speculation. The secretary was known to be dishonest. He stood a defaulter of thousands, yet, to save a family disgrace or something worse, he was allowed to pay up his embezzlement and remain in office. At the time of the suspension he was assistant treasurer of the city. In conjunction with a high official he sported with the funds, and on his own confession the little property of thousands was periled that these men might make a handsome dividend. Holding two offices and keeping two sets of books, the defaulter was enabled to cover up his roguery, and he did it with the connivance of the officials. Some of the directors—whose names for honor and character were capital to the company—instead of remaining and helping the defrauded public out of their trouble, fled to Europe, leaving their dead relatives unburied, and a suffering community without relief.

FISK AND GOULD.

The Black Friday was an inheritance that these gentlemen transmitted to the Street. To the style of business that produced that disaster the financial distress of 1873 is mainly to be attributed. The recklessness, the daring, the defiance, the selfishness, that brought Fisk to the surface so suddenly and so promi-

nently, were very attractive and seductive, and the gorgeous and unscrupulous peddler had thousands of imitators. The audacious business brought its originator to a bloody grave, and the country to the verge of ruin.

Fisk was no worse than a thousand other men. But he gloried in his business, and hung his shame, as a frontlet, on his forehead. Like the unjust judge he "neither feared God nor regarded man." Success was his motto, for the means he cared nothing. He had a more baneful and destructive influence over the young men of New York than any man who ever did business in the city. What other men spoke in whispers he shouted aloud on 'Change. What others did in the secrecy of the chamber, he did openly before the world. Living apart from his family, he kept open house in New York, and received the leading bankers and merchants of the city in his saloons of pleasure. He took his lady associates in his four-in-hand, and drove through the streets at Church-time on Sundays, to show his defiance of public sentiment, and the tone of his morality. His gorgeously fitted-up steamboats he sent out Sundays on pleasure excursions, loaded down to the guards, and filled with every form of sensual pastime. As the crowd landed on Sunday nights, heated with wine and drunken with pleasure, the gaudy opera house was flung open for their entertainment, with fancy French actresses, performing in plays on the evening of the Lord's Day, that would not be allowed in England on secular evenings. Every Sunday night Christian men and merchants could be seen with detectives hovering round

the Opera House, in search of their boys and girls, decoyed from service and from home, by the glare and fascination of the place. Unless all history is a lie, unless there be no God in the Heaven, such a life must end disastrously. As all the world knows, it went down in blood.

A SADDER VIEW.

The ruin of families—the sorrow and shame of merchants—the sweeping away in an hour of the gains of a lifetime—the shaking of confidence—the general alarm attending a commercial panic is bad: but there are things worse. We have never had a great commercial revulsion without its being followed by the death of eminent men. The excitement, the alarm, the terror has a positive physical effect. Men live ten years in a day and never grow young again. Vigorous-stepping, energetic business men toddle round as if they had just risen from a bed of sickness. Men of forty walk with canes, their underpinning being knocked out. Paralysis, apoplexy, giddiness, and, more dangerous than all, Bright's Disease, is created by the panics of the street. Little, Keep, Lockwood, and a host of others, died from the effects of these business revulsions.

A well-known merchant took a fortune of five millions out of the street. He retired from the business and went abroad with his family. He came back just before the panic of 1873. His old associates were glad to see him, and gave him a dinner at Delmonico's. A new style of operating had been introduced during his absence. The table was surrounded by daring

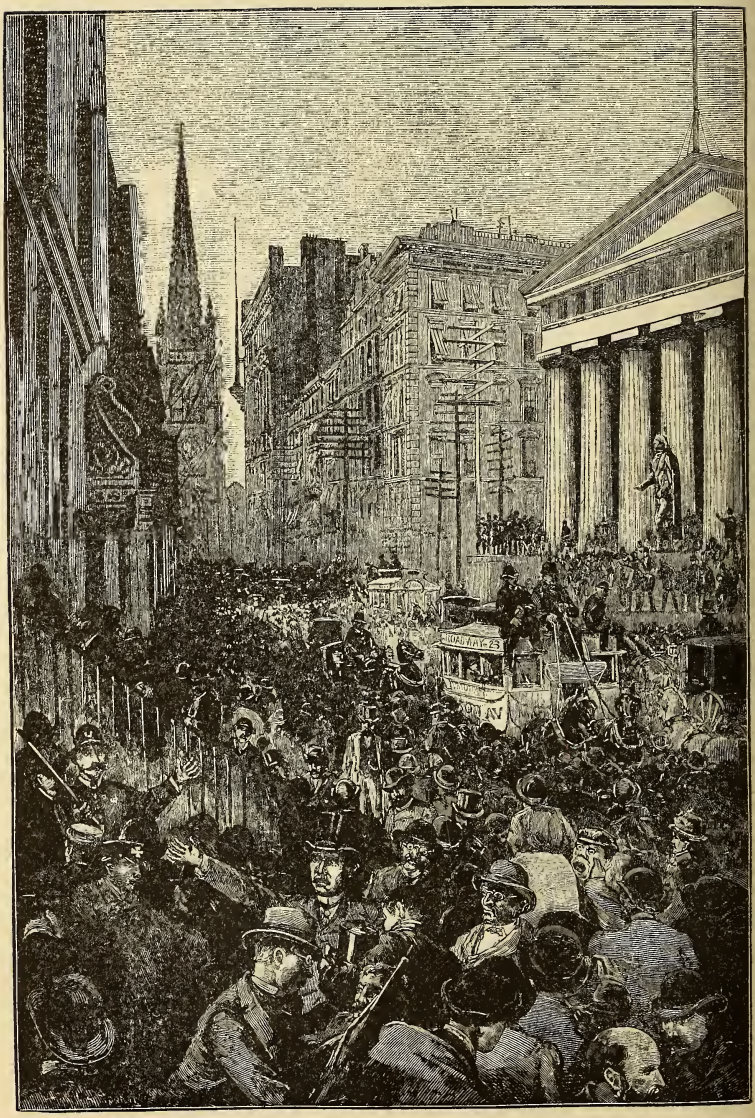
speculators, heavy men of the street, and one or two bank presidents. A glittering scheme was presented, in which the clique present were interested. The retired banker, like the war-horse, snuffed the battle from afar. He was fascinated. He begged to be included in the ring. He put in a million. He put in a second million to save the first. He went still deeper. The panic caught him, and on Thursday night he had not money to pay for an omnibus ride home. His friends had to put him under surveillance to keep him from taking his life.

THE PANIC OF 1884.

The panic of 1884 will not be speedily forgotten. While not so disastrous as either "Black Friday" or the financial typhoon of 1884, it not only destroyed thousands of private fortunes, but shortened the days of General Grant. It was precipitated by the knavish operations of Ferdinand Ward, aided and abetted by James D. Fish. It pulled down among others the Marine Bank, the Metropolitan Bank, Atlantic Bank of Brooklyn, Newark Savings Bank of Newark, N. J., the West Side Bank, Sweeney's Bank; shook the Second National Bank, and drove its cashier, John C. Eno, to Canada, a defaulter, to the extent of a quarter of a million, and crushed the brokerage and private banking firms of Fisk & Hatch and Foote, J. C. Williams, Goff & Randall Hatch, A. W. Dimock & Co., Wm. H. Sweeney, W. C. Hardy & Co., N. Robinson & Co., Hotchkiss & Burnham and Donnell, Lawson & Simpson. Added to this, James H. Work, a lawyer, lost a million; J. Nelson Tappan,

the City Chamberlain a half million. The losses sustained by General Grant's personal friends will probably never be known, as they were in the main suffered in silence. General Grant alone lost a quarter of a million and was beggared, while every dollar his sons possessed was swept away. Ferdinand Ward is now serving a twenty-five years sentence in Sing Sing, while James D. Fish, his wicked partner, is in Auburn prison for twenty years. Eno is still in Canada accompanied by cashier Hinckley, of the West Side Bank. J. Nelson Tappan died of a broken heart, and General Grant—well, his demise was certainly hastened by what he deemed the disgrace attendant upon the disreputable failure.

Ferdinand Ward came to New York ten years ago, a poor clerk. In the course of time, being a Connecticut Yankee, he made his presence felt. He speculated in Wall street with his salary, and won. He tried it again and kept on winning. Presently he attracted the attention of James D. Fish, who was President of the Marine Bank, and Fish backed him in his various enterprises. He married fairly well, bought a mansion in Brooklyn, a summer residence up the Sound, and shortly became one of the most dashing operators on the street. During the autum of 1883, Ward formed the private banking and brokerage firm of Grant & Ward. It was composed of General Grant, Ferdinand Ward, James D. Fish and U. S. Grant, Jr. William C. Smith acted as the firm's broker. It dealt in railroad bonds and general securities ostensibly, but in reality it was organized to handle army and gov-



Scene in Wall Street during the 1884 Panic.

ernment contracts. General Grant's name begot public confidence, and Ward had everything his own way for a time. He would borrow money on the strength of real or imaginary government contracts at usurious rates of interest. He would place money for his acquaintances in what he was pleased to term his "blind pool," and pay them handsome dividends. William C. Warner is said to have received a half million from Ward in profits as a return for his investments. On Saturday May 3, 1884, Ward left the city and went to his Connecticut home. He did not return for several days. Tuesday May 6, shortly before noon, the Marine Bank, owing to the failure of Ward to make good his heavy over-drafts, suspended payment, the failure of Grant & Ward immediately ensued and then the crash came swiftly, for so many other houses were likewise involved. Grant & Ward owed the Marine Bank something like two millions.

A DAY OF TERROR.

But it was not until May 14, that the perilous times came on. A few minutes after eleven o'clock, on that forenoon, a long line of men and boys stood in front of the paying teller's window in the Metropolitan Bank at Broadway and Pine street. Every person in the line held one or more checks to be certified; the alarming rumors as to impending failures having made uncertified checks of no value, no matter by whom signed. Just at that moment the paying teller shut his window, and it was announced that the Metropolitan Bank would suspend payment as a

matter of necessity and precaution. A howl of dismay went up from the men in line, and a break was made for the door, where a number of depositors were met, all bent upon hurrying in to get a denial of the rumored suspension. In less than five minutes the iron doors were closed and policemen arrived to stand guard on the steps. The first story told the large depositors, who arrived breathless and indignant, was that the suspension had been ordered by President Seney, the philanthropist, in order to prevent a run for which the bank might not be well prepared. This was accepted by the group of depositors as of small comfort, and by noon hundreds of persons who had left money behind the grim-looking doors of the institution were assembled in the street without bewailing their prospective loss of deposits.

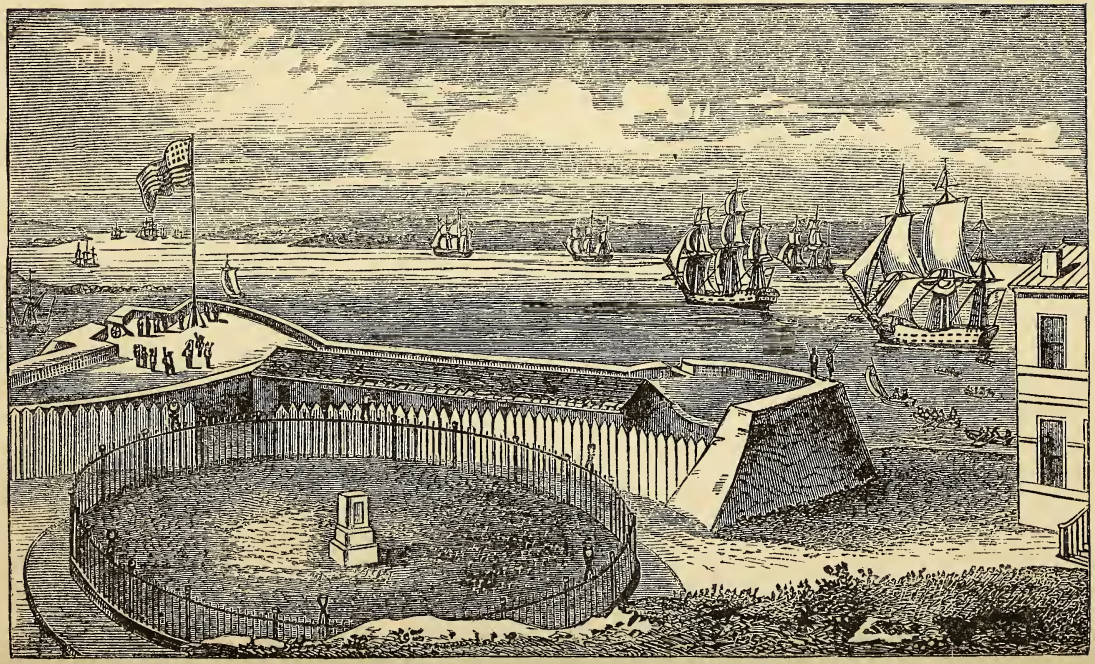
While the above scene was being enacted there was a mammoth run in the Second National Bank, for the intelligence that young Eno had defaulted to Canada through his Grant & Ward bosses, alarmed all who had a penny in its vaults. There were at one time three hundred depositors in line, but President Eno, father of the young scapegrace, stood by and assured all that they should be paid in due season. Payments were made as fast as a teller could hand out the money, and the bank pulled through. From noon until two o'clock that afternoon, Wall street from Broadway to Pearl, was a dense mass of wild, struggling, shouting humanity. Brokers, bankers, merchants and business men, were jammed in from sidewalk to sidewalk, and street

traffic was completely suspended. The sole topic was the story of the failure of the banks, and the most extravagant rumors flew thick and fast. On the corner of Broadway and Wall, opposite the office of Grant & Ward, in front of the Stock Exchange, of the Metropolitan Trust Company's building and the Phœnix National Bank, the jam was simply terrible, and it seemed as though every one had lost his senses.

A rumor was started that the Manhattan Bank had gone under, and thousands rushed toward the temporary offices of that concern on William street. When it was discovered that the rumor was a canard, the crowd again returned to Wall street. The wildest and most excited crowd of the day gathered about Grant & Ward's office, as if a solution of the disastrous problem could in some way be gained in that quarter. Pandemonium seemed let loose. Men raved, gesticulated and vociferated, and a babel of voices with no particularly distinguishing elements, rose up from the streets, and the famous draft scene riots were revived. In front of Hatch and Foote's office Wall street was so crowded that the stages could not get through.

After two o'clock the feeling was general that the day would pass without further disaster, but in a few minutes it was announced that Fisk & Hatch had been caught in the vortex. This was especially crushing news from the fact, that Mr. Fisk was President of the Stock Exchange. The failure of the firm was caused by the decline of first-class railroad stocks, which were hammered down by the effects of the Ward & Grant failure. That same afternoon Dimock

& Co., principal owners of the Bankers' and Merchants' Telegraph Company, found themselves a few millions short, and succumbed to the inevitable. Banker Sweeney, also, went down. Then came the suspensions of H. C. Hardy & Co., Bogart & Co., Donnell, Lawson & Simpson, Goff & Randall, Edmund C. Steadman, the poet; Hatch & Foote, and the lesser houses. The entire country was terribly shaken; but, thanks to the New York Clearing House, the banks of Gotham rallied, stood together, and further disaster was averted. In the three years which have elapsed since that eventful May day, let it be said to the credit of the suspended firms, that a majority of them paid dollar for dollar. President Seney, of the Metropolitan, held on to his southern railway stocks, and was able to pay depositors of his broken bank in full, the last payment being made something like five months ago. Ths dishonest cupidity of Ferdinand Ward was responsible for the panic of 1884. A recent dispatch from Sing Sing, announced him a surly, hardened criminal.



Battery and Bowling Green during the Revolution.

CHAPTER VII.

A NIGHT ON THE BATTERY.

THE BATTERY AS IT WAS—A SUICIDE—A DARK STORY—THE TEMPTATION—A RESCUE—FORCED LOANS—TRAFFIC IN FLESH AND BLOOD—MADDENING EXTORTIONS.

FORMERLY, the Battery was the pride of New York. It was never large, but it was a spot of great beauty. It opened on to our splendid bay. A granite promenade ran by the water-side. It was traversed by paths in all directions. Trees, the growth of centuries, afforded a fine shade. A sea breeze came from the ocean, with health on its wings. Castle Garden was the resort of the fashionable and gay. The wealthy citizens of New York and vicinity filled the Battery every pleasant afternoon. On every side were costly houses, the residences of the wealthy merchants. But now all is changed! Trade has driven families up town. Castle Garden is an emigrant depot. The grass has disappeared, the iron fence is broken, the wall promenade near the sea gone to decay, freshly-arrived foreigners, ragged, tattered, and drunken men and women sit under the old trees, and the Battery is now as unsafe a place at night as can be found in the city.

A SUICIDE.

One night an officer, in citizen's clothes, was walking on the Battery. His attention was directed to a man walking back and forth on the old sea wall. His appearance indicated great sorrow and desperation. The officer thought he intended suicide. He went up to the man, touched him lightly on the shoulder, and in a kind tone said, "Not to-night; not now. The water is cold. You must not leave your wife and children. Don't take that great leap in the dark. Don't do it to-night." Aroused as from a reverie, in angry tones the man demanded of the officer, "Who are you?" In an instant they recognized each other. The suicide exclaimed, "Good God! is it you? How came you here? How did you know what I intended to do? Let us go and sit down. You shall know why I propose to throw away a life that is not worth keeping. I am daily in hell. I can endure my tortures no longer. I determined to-night to seek rest beneath the quiet waters. You shall hear my tale, and judge for yourself."

A DARK STORY.

Seated on a bench by the side of the officer, the young man told his griefs. He said, "I came from my mountain home in New England, to seek my fortune in this city. My mother's prayers and blessing followed me. I resolved to do no dishonor to those who loved me and looked for my success. I entered a large mercantile store, and for a time did the menial work. I was industrious and ambitious, and resolved to rise. I did cheerfully and faithfully what was allotted to me. My advance was slow at first. I gained the confidence

of my employers, and have risen to the position of confidential clerk. I married a noble-hearted girl, whom I love better than life, and for a time all things went well with me.

"One day, while at the store, I received a letter, written in a fine, delicate hand, asking for a loan of money for a short time. The writer regretted that necessity which made it needful for her to ask for the loan; but she was greatly reduced, had money to pay, and could not escape from her present difficulty, unless her friends (underscoring the word *friends*) would loan her a small sum, say fifty dollars, for a short time. The letter was signed by a name unknown to me. The letter hinted at some indiscretions of mine, and threatened an exposure unless the money was forthcoming. On inquiry, I found the woman to be one of those cold-blooded and heartless wretches that abound in New York, who live on black mail. She was a notorious woman, and passed sometimes under one name and sometimes under another. I had seen her once, in company with some associates, but that was many years ago. She kept a list of all her acquaintances, even of those who were casually introduced. My name is on that list. Since the fatal hour I saw her, her eye has never been off from me. She could afford to wait. She has watched my rise, and when I dare not refuse, has made a levy on me, under the specious pretext of a loan.

THE TEMPTATION.

"My true course would have been to have taken the letter to my employer, stated all the circumstances, and followed his advice. I should have taken the letter to

my wife, and then bade the vile creature do her worst; or I should have seen you, placed the case in your hands, and ended the infamous career of this woman, at least for a time. I had not courage to do either. I was afraid of the exposure. Fifty dollars was a small sum, and if I could buy her silence for that, it would be cheaply bought. I sent the money, and bade the woman trouble me no more. With the money I was fool enough to send a letter. Armed with this evidence that I had complied with her demand, another loan was requested of a hundred dollars. For two years the leech has drawn upon me, keeping pace with my supposed business success. I have paid over two thousand dollars, and received yesterday a new call. I have taken money from my employers. My accounts are not correct. I expect every day that an exposure will take place. I cannot witness the shame and agony of my family."

A RESCUE.

The officer led the young man to the police station. A note was dictated, and sent to the address of the woman, inviting her to an interview at a place named, where the business would be completed to the satisfaction of all parties. Prompt on the time the woman made her appearance. She was attended by a "friend," a noted pugilist of the city, burly, brazen, and strong, able to pummel the young clerk to a jelly if he resisted the demands made upon him. Out of sight, but within hearing, were two officers. The whole matter was talked over, the past and the future. The whole story was given, confirming that told to the officer on the Battery. The bargain was made, that if the young man

View of New York Bay from the Battery.

would pay one thousand dollars in instalments he should be troubled no more. At the right moment the officers appeared and arrested the parties. Rather than go to the Tombs, the friend agreed to refund all the money that had been extorted from the clerk, signed a paper acknowledging all the facts in the case, and agreed to quit the city, which was done.

FORCED LOANS.

Women and men, in New York, live in style by loans forced from business men in the city. Young men who want to see New York life while they are young, and who think it is a very fine thing to sow their wild oats in early life, little know what a harvest they are to reap. On one of the very fashionable avenues in the city there stands the most fashionable and costly house of infamy on the continent, which was built and furnished by loans exacted from business men. It is a palace, unequalled except by the marble house of Stewart, and is adorned by statuary, paintings, and all that art and taste can suggest or money purchase. The proprietor of the mansion is one of the most notorious and infamous of women. She began life on the lowest round of the ladder. Soon she set up for a nurse. She opened a house for the reception of women who were about to become mothers before they were wives. Her next step was that of a female physician, whose practice was among the most debased and degraded. She had practice in Boston, Philadelphia, and the South. She was often before the court on criminal charges. She was never convicted, though her hands were often stained with the blood of her victims. As

she rose in wealth, she opened a home for the unfortunate. In it, the sick that could pay had the most tender and delicate nursing. A young, sensitive, and intelligent girl, who had been enticed from home, found a kind and considerate friend in the hostess. It paid well to have this repute; and when such an one was introduced by a man of substance or standing, the kind attention was doubled. Elegant rooms, costly furniture, delicacies of all kinds, quiet, well-dressed and obsequious attendants waited the call of the invalid. No mother could watch the delicate and sobbing girl with more care than this vile woman. When rooms were engaged, they were taken by some person without a name. As they were paid for the term of confinement in advance, it would make no difference to the keeper of the house who made the arrangements. Why should she care, so long as her pay is sure? But there is a future for her; and the party who comes in the darkness of the night, without a name, to engage rooms, will know that future to his cost.

TRAFFIC IN FLESH AND BLOOD.

Heavy as is the sum paid to this woman for the present care of the patient, the future is richer in gain. It is not the policy of these women to harm mother or child; avarice demands that the child live. In the hour of deep anguish and trial, all alone in a strange room, with the visions of home looming up, with shame and remorse burning their impress on the alabaster brow, with the prospect of death before her, the bewildered child repays the tender care by becoming confidential. She names the party to whom her ruin

is ascribed, and bids the woman take care of the little comer should the young mother die. All the facts in the case gleaned from this death-pillow are carefully noted in a book kept for that purpose, with the names of the parties, their residence, place of business, and all needed particulars. The child is carefully protected. It is a living witness, and will be a source of great profit when the day of reckoning comes. The party who takes the child is interested in the establishment. When loans are called for, it can be produced and identified at any moment.

MADDENING EXTORTIONS.

Cured and discharged, the patient returns to society, marries, and settles down in life. The man pursues his business career with success. He becomes honored among merchants. His name stands high on 'change. He has a high social position. He becomes an officer in some one of our benevolent, philanthropic, or religious institutions. If he thinks of his early indiscretions, he is glad to know that the great secret is locked in his own bosom. All this while his name is written in a book. There is one human eye that knows his down-sitting and his up-rising. With a hundred other names his can be read in the fatal list. He is at the mercy of one of the shrewdest, most abandoned, and desperate of women. She knows the mercantile value of every name on that list whom she has served; knows their domestic, social, and commercial standing. Each one is her banker. She draws when she will. A man of business is surprised on receiving a call from a lady, who comes in her carriage on pressing business,

sights of the city, are not willing to tell how they lost their watches or purses. They had rather lose their property than have their names get into the paper. The black-mailers understand this; and when they rob a man, they so commit the victim, that he can make no complaint to the authorities without dishonoring himself.

A WIDOWER BLACK-MAILED.

A man about fifty-five years old came from the rural districts to spend a little time in the city. He was wealthy, respectable, and the father of two children. He selected his quarters up town. Among the boarders was an attractive California widow. The widow and widower soon became quite intimate. Both seemed captivated. By mutual consent a suite of rooms was taken, handsomely furnished, and occupied by the parties. A few days after the removal, the gentleman was greeted with an unpleasant surprise on entering his room. A stranger sat in his chair, who announced himself as the husband of the woman, and demanded heavy damages for dishonor done to his name. The old man was frightened nearly out of wits. Had he gone to the police force, and put himself in their hands, all would have been well. But he did as most men do under such circumstances—he offered a large sum of money to hush the matter up, keep it out of the papers, and be allowed to depart. He paid the money, settled the bills, left the elegant furniture, packed his trunks, and departed.

He was not lost sight of, however, for a moment. The parties knew their man, and his means; knew his standing, and the value he put on his good name. He

was dogged constantly; he was drawn upon for large sums of money; he was threatened with exposure, till, driven to desperation and almost beggary, he did what he should have done at first—went to the police headquarters and made a clean breast of it. The chief of the detectives took the case into his own hands. On a new demand for money being made, the chief opened a negotiation, through a friend, to see if a settlement could not be made, so that the victim, by paying a certain sum, might be free from further annoyance. The chief worked up the husband. He turned up too conveniently not to be a rogue. He was tracked to Boston, where he had a wife and children living. The Boston marriage was established. The black-mailers were met at the appointed hour. The sum demanded was agreed upon, and the chief was ready to pay the money as soon as the parties signed a receipt. The adroit rogues declined to put pen to paper, and the detective declined to pay the money which he held in his hand. Blustering and threatening seemed to have no effect on the resolute friend. The handle of a pistol conveniently peeping out from the detective's bosom, and the cool manner of the negotiator, indicating that he knew how to use it, admonished the black-mailers that an attempt to get the money by force would not succeed. The receipt was signed. The chief coolly put it into his pocket, with the money which he held in his hand. The rogues knew at once he was a detective. The principal one claimed the woman as his wife, and said he had a lawful right to settle the case as he pleased. "If that woman is your wife," said the detective, "then I'll try you for bigamy, and send you to

Sing Sing." Amid much blustering and many threats he was taken to the Tombs. He was found to be an old offender. Graver crimes rose up against him. He was tried, and sent to Sing Sing. The victim was relieved from further extortion. His money, gone, could not be regained. He returned to his rural home satisfied with his New York experience.

A MINISTER FALLS AMONG THIEVES.

On Broadway, below Fourteenth street, stood a church that at one time was one of the most fashionable in the city. The congregation was wealthy and large, the minister eloquent and popular. The belles of the city, with the young and the fashionable, crowded the church when the pastor filled the pulpit. In the full flush of his popularity, when a pew could not be hired at any price, when any salary would have been paid to him that he demanded, the minister disappeared. Quite late on Saturday night the vestry received a letter from the rector, dated off Sandy Hook. The letter tendered the rector's resignation, and announced that he had sailed that day at noon in one of the Cunard steamers for Europe. The parish were surprised and alarmed. The whole affair was a painful mystery. Here was a minister, settled over a flourishing and liberal charge, with a fine church and parsonage, a church crowded with the élite of the city, with a salary equal to any demands he might make, with the best singing in the city, and all the popular appliances, who had suddenly resigned, and privately left the country, to go no one knew where.

The story is a romance. The explanation came after

the minister had completed his European tour. At midnight the door-bell of his parsonage was violently rung. Going to the window, the minister saw a man standing on his door-stone, and he demanded his business. He came with a message, he said, from a dying woman. Hastily dressing himself, the good man came to the door and received the message. Just around the block was a poor woman, and she was dying. Her only treasure was a babe. She could not die in peace unless her babe was baptized. If his reverence would come to her dying pillow, and administer that sacrament, the blessing of a poor dying woman would be his reward. It was much to ask, and at midnight too, but his great Master, who loved the poor, would not have denied such a request as this.

His humane and religious sympathies were aroused, and the minister followed the messenger. Common prudence would have said, "Take a policeman with you. Call up a friend, and get him to bear part in the ceremony." But, dreaming of no peril, he went on his way to do, as he thought, his Master's will. He was soon in a dissolute region, in a street notorious for its uncleanness. The messenger knocked at a heavy gate, that closed up a narrow, dark alley. It opened immediately, and slammed behind the parties like a prison door. Through a long, narrow, and unwholesome entry, that seemed to be an alley-way covered, the parties took their way. They passed up a narrow staircase, broken and rickety. Lewd women were passed on the stairs. Dark-featured and villanous-looking men seemed to crowd the place. With his sacred vestments on his arm, and his book of service in his

hand, the minister was ushered into a dark and unwholesome-looking room. The door was closed behind him, and locked. A dim candle on the table revealed the outline of a dozen persons, male and female, of the most abandoned and desperate class. His inquiry for the sick woman, and the child to be baptized, was greeted by shouts of laughter. He knew he was a victim. He demanded the reason for this outrage. He was informed that his friends who had invited him there wanted money. His standing and character were well known. He was in one of the most notorious houses in New York; his midnight visit to that place was well known, and could easily be proved. If he paid one thousand dollars, all would be well. If not, his ruin was certain. Instead of defying the villains, calling on the police, or confiding in his congregation, he thought he could hush the matter up. He might have known that it would all come out, and that every dollar he paid would be used as evidence against him, or as means to extort more. But he was thoroughly frightened; would not have the thing known for the world; his hand was in the lion's mouth, and he must draw it out as easily as he could; so he gave his obligation to pay the money promptly at noon the next day, which he did. Of course new demands were made from time to time. He was dogged in the streets. Suspicious-looking men stopped to speak with him on the corners. Notorious men rang his door-bell. Mysterious notes, from ignorant, low-bred, and vicious persons, — as the spelling and language showed, — came to his hands, and into the hands of his family. The poor man was nearly distracted. He paid away his own money, and

borrowed till his reputation suffered. The threat of exposure hung over him like an ominous sword held by a hair. In a moment of desperation he decided to leave the country, which he did, to the astonishment and regret of his friends.

On his return from Europe, the rector settled in Massachusetts, over a small rural parish. He was soon tracked to his country home. Black-mailing was renewed. His old terror came upon him. Again he acceded to the extortion. The police of New York at length came to his relief. In searching for other game, they came upon proof that this minister was in the hands of black-mailers. Letters were found containing information of his whereabouts, how to terrify him, what sums to demand, and at what time his salary was due. He was relieved from his pursuers. The large sums he had paid were not refunded. His spirits were broken, and he has never recovered his position. I saw him not long since in Canada. He holds a subordinate position, and is preaching to a small parish. He will die a victim of black-mailing.

BLACK-MAILERS AT A WEDDING.

A fashionable wedding is a harvest season for black-mailers, especially if the bridegroom has been known as a fast young man. No bank keeps a better account of the whereabouts and standing of its depositors, than do black-mailers of the whereabouts, standing, and movements of their victims. A wedding among New York high life is talked about. Invitations are greedily seized. The élite are all agog. On the morning of the day previous to the wedding, a lady comes to the

store, and asks for the young man. Her business is announced as *important.* She *must* see the young gentleman. The "must" is emphatic. At such a time, when all are so sensitive, and when, as is often the case, a fortune hangs on the bridal wreath, it is important to have no scenes. A thrill through the frame of the young gentleman called for, the hurrying back of his blood from the face to the heart, tells that his time has come. He goes to the interview as the ox goes to the slaughter. Be the claim real or bogus, hush-money is generally paid.

A BRIDE CALLED ON.

A call is not unfrequently made at the home of the young lady to be married. It is a woman that calls, in a shabby-genteel array, to excite sympathy. The call is made a week or ten days before the wedding. Every step is consummately taken, and tells in the right direction. The young lady is called for by the woman, who seems to possess a wounded spirit. Her appearance, the tone of her voice, the expression of her face, bespeak one who has been greatly wronged, or who has some great sorrow at heart. The acting is consummate. Of course the young lady is not at home to strangers. She then asks if the young man is in; if it is true that he is going to be married; if any one can tell her where he can be found—questions intended to create anxious inquiry at the breakfast table: "Who can that woman be? What can she want of Charlie? Why did she ask so particularly about his being married?" The frightened maiden runs to her lover, and says, "O, Charlie, there was a woman here this morn-

ing for you! She seemed so poor and sad! She wanted to know where you could be found. She wanted to know if you were to be married soon. Who is she? What can she want of you?" A nice preparation this for the visit of the black-mailer on Charlie at the store.

A bolder step is not unfrequently taken. As the bridal company are enjoying themselves in an up-town first-class residence, an emphatic ring announces an impatient comer. The bridegroom is asked for, and the footman bade to say that a lady wants to see him. The imperious air of the woman plainly tells the footman, "If he refuses to see me there'll be trouble." The footman, well acquainted with high life in New York, knows well what the visit of the woman means. He has the honor of the family in his charge. He whispers the request of the woman to the startled bridegroom. But what can be done? The woman is notorious, and well known. She understands her business, and is unscrupulous. Threats and entreaty will be alike unavailing. Ten men could not put her off of that step-stone. She would cling to that iron railing with the strength of a maniac. She would rouse the whole neighborhood by her screeches, accusations, and blasphemies. The party would break up in excitement. The scandal would run through all New York; the papers would be full of it; the police might take her away, but she would rend the air with her tears and strong crying. All these considerations are taken into the account by the black-mailers. A private settlement is usually made, and the unseasonable visitor departs.

ANOTHER MODE.

The announcement in the papers of marriage in high life, at the residence of the bride's father, does more than give information to the curious. It is a bugle-call to black-mailers. A young husband, just admitted a partner with the father-in-law, whose repute is without a stain, whose success in life depends upon an unblemished character, is overwhelmed with the threat that unless a sum of money is paid at a given time, an infamous charge shall be made against him. An unmanly fear, a cowardly dread of being accused of a crime never committed, a wish to shield from sorrow the young being he has just led to the altar, often lead a young man to yield to the demands of black-mailers if they will take themselves off. They depart for a time, only to return to renew the demand, making the one payment a reason for asking more.

BLACK-MAILER FOILED.

I know a young man of marked business ability. He was superintendent of a Sunday school and a young partner in an important house. His marriage gave him a fine social position. About three months after his return from his wedding trip, a woman called upon him at his store. She seemed to be quite well acquainted with him, and told her errand in a business-like style. She wanted five hundred dollars, and must have it. He could give it to her. If he did, all would be well. If he did not, she would make trouble in his store, and trouble in his family. People would believe her, suspicion would attach to him, and

he could never shake it off. She gave him a limited time to make up his mind; placed her card in his hand, and departed. The young man had sense and pluck. He went to a detective, and placed the matter in his hands. The detective force is an institution in New York. Its members are shrewd, cool, talented and efficient. They are everywhere, and in all disguises. They represent all professions. They are unknown to rogues, and are therefore successful in their efforts to detect criminals and to relieve their victims. Assuming the rôle of a friend, the detective called upon the woman. She was young, intelligent, well-dressed, seemingly modest. She professed to be adverse to a dissolute life, and charged that she had stepped aside under the solemn promise of marriage. She gave times and places when she met the young man, and her candor and modesty would have deceived any one but a detective. She had rooms in a reputable house, and gave the name of her employer. With this statement the conspiracy was revealed. One of the times mentioned, the young man was in Europe during the whole year on business for the house. The second time specified, he was absent from the city the whole month on his wedding tour, with the family of his senior partner. The room where the interview was held was borrowed for the occasion of a casual acquaintance, who knew nothing of the disreputable character of the woman. The plot was blown into the air. The woman confessed her conspiracy, gave the names of her associates, and was marched off to the Tombs.

CHAPTER IX.

SUNDAY IN NEW YORK.

A SPECIMEN SABBATH MORNING—THE CHURCH-GOERS—THE PLEASURE GOERS—A FEW RELIGIOUS PECULIARITIES—FOREIGNERS AND SUNDAY—SAMPLE SUNDAY AMUSEMENTS—VARIED NOTES.

THE quiet of a Sabbath morning in the lower part of the city is in marked contrast to the confusion and hubbub of the week. Crossing the street is a dangerous effort to life and limb near Fulton street. On Sundays it is as quiet as a cathedral. Broadway, on which Old Trinity stands sentinel at one end, and aristocratic Grace at the other, is swept clean and is deserted. An occasional coach, bringing to the hotels a Sabbath traveler, or a solitary express wagon loaded down with baggage, and now and then a street car, is all that breaks the solitude. The broad, clean pavement of Broadway glistens with the morning sun, and is as silent as the wilderness. The revelers, gamblers, the sons and daughters of pleasure, who ply their trade into the small hours of the morning, sleep late; and the portions of the city occupied by them are as silent as the tomb. The sanitary blessings of the Sabbath to a great city are seen in all the lower part of New York. Laboring classes cease from toil, loiter about, well shaved and with clean shirts, and smoking their

pipes. Children from the lowest dens, the foulest cellars, the darkest alleys, come on to the sidewalk with an attempt at cleanliness, with their best robes, or an effort to mend their dilapidated appearance by a little bit of ribbon or a rude ornament. Newsboys, with their faces washed, their hair combed with their fingers, offer their papers in subdued tones. In a quiet voice the bootblacks ask, "Black your boots?" and exhibit their own shoes polished out of respect to the day. The utmost quiet prevails along the docks. Piers and wharves are swept clean, and the silence of a pestilence pervades these noisy marts of trade. The sailors do their morning work quietly in a holiday rig. On the North and East Rivers are moored thousands of vessels, every one of which carries its flag at its mast-head. Bethel churches and floating chapels are open to seamen. The dram-shops make a compromise with the day by sanding floors, putting their employees in clean shirts, and closing up one half of their shutters.

CHURCH-GOERS.

The churches are generally well attended in the morning. As the bells call to prayer, New York comes to the pavement, elegantly dressed, as for a soirée or matinée. The streets present an attractive and gay appearance. The cars are crowded with people on their way to their religious homes, without regard to distance or locality. Wealthy church-goers come out with their dashing teams. Their splendid outfits appear to great advantage on a beautiful Sabbath morning. Churches most crowded in the

morning have a poor attendance in the afternoon. But for the name of it, most of them might as well be closed for the rest of the day. New York boasts about a half dozen sensation preachers, who have a hold on the masses, and can draw a second audience. But for "gospel preaching," as it is called, one sermon a day is as much as our people care to hear, and more than they inwardly digest. Clustering together in a fashionable locality, within sight and sound of each other, are more costly churches than can be found on any spot in the world. Most of these churches have come from down town. Selling their property in lower New York at a great price, they all want a fashionable up-town location. Leaving other parts neglected, these churches crowd on to one another. Two or three of them are on one block. The singing and preaching in one church is heard in another. Costly and elegant, most of them are thinly attended. Looking on their rich adornments, and inquiring the price of pews, one is at a loss to conceive where people of moderate means go to church in this city.

PLEASURE-GOERS.

The sermon over, the dinner digested, then comes pleasure. The morning quiet of lower New York gives place to revelry. Funerals, attended by a military or civic procession and bands of music, are kept till Sunday afternoons, if the corpse has to be packed in ice. Central Park is crowded. Fashionable people turn out in immense numbers. Everything that can go on four legs is engaged of liverymen for Sunday in advance.

Thousands resort to the sea-side, High Bridge and Fort Lee on the Hudson. The same cars that convey people to morning worship convey those who do not own teams to their afternoon pleasures. Theatres of the lower order are opened. Public gardens, concert saloons, and lager-beer enclosures are crowded. Dancing, bowling, drinking, carousing, gambling, occupy the crowd.

The removal of the down-town churches leaves an immense population to spiritual neglect and indifference. The strongholds of piety are levelled, and on their foundations Mammon holds her high carnival. Where once the aristocratic lived are reeking tenement-houses, and the day is gven up to revelry and dissipation.

RELIGIOUS PECULIARITIES.

If a minister has a rich and fashionable congregation, success is certain, though his talents are feeble and his gifts small. He may be an able and popular pulpit orator, and he will generally fail if he depends upon the popular ear. Over one of our congregations, the most fashionable in the city, where it is difficult to get a seat at any price, a minister has been settled for years, on a high salary, who could not get a call to a common country congregation. His intellect is not above the average, his feeble voice does not half fill the house, his utterance is choked and muddy, he has a jerky delivery, and his manners are forbidding and unattractive. On the other hand, men come to New York who bring with them immense local popularity. Having succeeded

elsewhere, they expect to carry New York by storm. They are brought here to rescue waning congregations, to fill an empty house, to sell costly pews. The reputation they bring avails them nothing. A man must make his own mark in the city. Men who have been eminently successful in other places do not succeed at all here. Men of talent, genius, eloquence, are preaching in halls, preaching in little chapels, preaching to small and humble congregations, preaching on starving salaries, who would make their mark elsewhere. But New York is very fascinating, and men hold on.

Not long since one of our religious societies held its anniversary. It secured a popular New England minister to preach—one who fills any house in his own vicinity. A commanding church was selected, and, to accommodate the crowd who were expected, extra seats were put in the aisles, vestibule, and on the platform. The evening came, with the preacher, but the crowd came not. In the face of the vacant chairs and empty extra seats the services were conducted with a deadening effect. New Yorkers did not know the preacher, and would not go to hear him.

FOREIGNERS AND SUNDAY.

The foreign population in the city is immense. Every nationality is represented. Should the great bell of the City Hall clang out its peal, and draw the population that live around it to its doors, a man standing on the steps could speak to as motley a group as Peter addressed on the day of Pentecost. The Jews occupy whole streets, and drive out other

SUNDAY BEER GARDENS.

nationalities. Their stores are open on Sunday, and a large part of them keep neither their own Sabbath nor ours. The Germans, Irish, Italians, Portuguese, abound. Noisy trade goes on where foreigners live, and the Sabbath is filled with noisy, wanton, and drunken violators. Places of amusement are many, and dancing, drinking, and revelry, guided by heavy brass bands, girdle the city. The great mass of the foreign population attend no church. The Sabbath of the Continent is becoming common in the city. The observance of the day grows less and less. Pleasure-seekers are more open, and their number is increased by the fashionable and influential. Every wave of foreign emigration lessens the dry land of religious observance.

SUNDAY AMUSEMENTS.

There is no lack of special Sunday amusements of a high order. In numerous halls and gardens are Sunday-night concerts which are advertised as "sacred," but which, with Gounod's Ave Marie as salt, are wholly filled up with opera airs and popular music. They are very largely attended, particularly by sojourners at the fashionable up-town hotels. In summer, such places as Koster & Biol's, Theiss', Huber's, Prospect Garden, Jones' Wood, Lion Park, and the Atlantic Garden, draw their largest and best audiences Sunday night. At times, the police try to enforce the Sunday law. The trial is very weak, however, and is of little avail.

CHAPTER X.

THE NEW YORK POLICE.

THE OLD SYSTEM OF PROTECTING THE CITY—HOW THE METROPOLITAN AND THE PRESENT ONE WERE CREATED—ORGANIZATION AND METHODS OF THE DEPARTMENT—BRAVE MEN—STATION HOUSE SCENES—AN IMPORTANT BUREAU.

NO city in the world, except London and Paris, has a police which in efficiency, discipline, and character, equals that of New York. It took many years, many experiments, and many changes, to perfect the system. Previous to 1884, New York was guarded by the "Old Leatherheads." This force patrolled the city at night, or that part of it known as the lamp district. They were not watchmen by profession. They were cartmen, stevedores, porters and laborers. They were distinguished by a fireman's cap without front (hence their name, *leather-heads*), an old camlet coat, and a lantern. They kept out of harm's way, and did not visit the dark portions of the city. Thieves and rogues were advised of their locality by their crying the hour of the night. The whole city above Fourteenth Street was a neglected region. It was beyond the lamp district, and in the dark. Under Mayor Harper an attempt was made to introduce a municipal police, uniformed and disciplined, after the

new London system. Popular sentiment was too strong to make the attempt a success, but it was a step in the right direction, and produced good results. The old watch system was abolished, and a day and night police created for one year as an experiment. The force had miscellaneous duties to perform. Policemen were to keep the peace, light the street lamps, be dock-masters, street-inspectors, health-officers, and fire-wardens. The police were in the hands of the Mayor and Aldermen. They did the will of as unscrupulous and corrupt a band of men as ever held power—men who were unscrupulous partisans and politicians. The guardians of the city were the tools of corrupt and designing men; a terror to good people, and an ally of rogues. Citizens slept in terror, and all New York arose and demanded a reform.

ATTEMPT AT REFORM.

Mr. Havemeyer became Mayor. His first work was to rescue the police from the hands of politicians. He was a Democrat, and did not want the odium of failure to fall on his party. Selecting good men from all parties to be on the police, he wanted the government to be composed of Whigs and Democrats also. Of the newly-constructed force, George W. Matsell was made the chief. Rigid rules were made for the appointment of policemen. Applications must be made in writing, with recommendations from well-known citizens. The antecedents of candidates were inquired into, and they were examined in reading, writing, and physical soundness. A vigorous and efficient body of men became guardians of the city.

The police wore no uniforms or badge of authority, except a star.

After a number of years the police force became, as before, the tool of corrupt politicians. Their fidelity was tampered with, and their efficiency marred. The board of aldermen, the most corrupt that New York ever knew, made the force an instrument of their will. The police were in their power, and they could break them at will. The aldermen interfered directly with the execution of justice. They were magistrates as well as aldermen. The rogues of the city were their friends. If the police made arrests, the aldermen discharged the prisoner, and probably punished the officer. Nothing was safe in New York, and general alarm prevailed. Great crimes were openly committed and unpunished. They were put into the hands of a commission, composed of the recorder, the city judge, and the mayor.

UNIFORM REBELLION.

The new commission decided to uniform the force. The police refused to wear it. They were no serfs, they said, and would wear no badge of servility to please any one. Politicians, mad that their power was gone, fomented the discontent, strengthened the rebellion, and promised to stand by the police in their defiance of law. An indignation meeting was called, and the arbitrary and servile order denounced. Mayor Westervelt and Recorder Tillon, the commissioners, were men not to be trifled with. They dismissed at once every man connected with the meeting. The refractory men denied the right of the commission to dismiss them. They appealed

to the court, and after an exciting and almost turbulent hearing, the dismissal was sustained.

While honest men filled the office of mayor, recorder, and judge, the force was efficient; but when bold, unscrupulous, and corrupt men bore rule, the worst days of the police came back, and they became again mere tools of personal and political ambition. The people again, without distinction of party, cried to the Legislature for relief.

METROPOPITAN SYSTEM.

It was necessary to take the police out of the hands of New York officials, who depended on rogues and rascals for their nomination and election. The low foreign population of New York, keepers of dens of infamy, the depraved, the dissolute, and the violators of law, who, in the vilest places, nominated the highest officers, and who could elect men or defeat them, would not be much afraid of officers who could be dismissed or discharged at the beck of their friends. So the Metropolitan District was created, including the City, Brooklyn, Richmond, King's, a part of Queen's, and Westchester counties, making a circuit of about thirty miles. The authority was vested in a board of commissioners, composed of five citizens, and the mayors of New York and Brooklyn, the board to be under the control of the Legislature. Fernando Wood was mayor of the city. He saw the aim of the new law and resolved to resist it. The old board held over, and refused to resign. Mr. Wood inaugurated civil war on a small scale. He gathered the old force into the City Hall, and resisted unto blood. The old police, having nothing to hope from the new order of things,

joined Mr. Wood in his defiance of law. The resistance took a political shape. The whole city was excited. It was said that the gutters would run with blood. A riot broke out in the Park. The Seventh Regiment, marching down Broadway to embark for Boston, were halted in front of the City Hall, and grounded their arms, ready for a general fray. The case was taken into the courts. Charles O'Connor, who defended Wood, pledged his professional reputation to the crowd that the Court of Appeals would sustain his client. The police bill was pronounced constitutional, and Mr. Wood appeared and took his seat at the board as one of the commission.

GENERAL SUPERINTENDENTS.

The efficiency of the new order of things would depend very much upon the general superintendent, who was the executive officer. The choice fell on Frederick A. Talmadge, formerly recorder of the city, an upright, honest man, but with scarcely an element that made him fit to command a force of eighteen hundred of the shrewdest men in the State. Mr. Amos Pilsbury succeeded Mr. Talmadge. He was in charge of the State Penitentiary at Albany. As a manager of criminals he had no equal. The penitentiary of which he was warden was the model penitentiary of the land. His power over desperate men made him famous in all quarters of the civilized globe. Men came from the principal cities in Europe to examine this wonderful institution. The penitentiary was as neat as a Quaker seminary. No millionaire could boast of a more elegant garden. The discipline was

marvellous, and the economy by which the institution was managed exceeded all praise. The State Pauper Establishment, at Ward's Island, was conducted in a most extravagant style. Captain Pilsbury was called down to reform the concern. He produced a change as by magic. He knew to a farthing what would support life, how much a pauper ought to eat, how many should sit around the keeper's table, and what it should cost to supply it. He bought every cent's worth that was used on the Island. He set hearty, fat, and idle paupers to work. He made everybody earn his own bread. The sick and the indolent he banished. His success in infusing economy on the Island was marvellous. He flitted back and forth between Albany and New York; and to his position and pay as warden, he added the emolument and authority of keeper of Ward's Island.

Mr. Pilsbury was elected Superintendent of Police. If he could manage desperate men in prison, and make money out of a thousand paupers, what would he not do with a police force of eighteen hundred men? He refused the appointment, for his double position and double pay were far better than the three thousand dollars offered by the commission. He was allowed to retain his position at Albany and at Ward's Island, with the compensation connected with each office. To this was added three thousand dollars a year as superintendent. If the whole did not amount to ten thousand dollars a year, the balance was to be made up to him by the commission. His appointment was hailed with delight. The Harpers published a portrait of the coming man, with a vigorous life-sketch. His progress

from Albany to New York was telegraphed. His connection with the force was a lamentable failure. In prison discipline and pauper economy, he had no rival; but he had no ability to control a large body of men, shrewd and intelligent. In an hour they measured him, and rode over him rough shod. He divided the board to checkmate Mr. Wood, and formed a ring within a ring all against himself. He took men into his confidence who were agents of his enemies, and who betrayed him. Unabled to carry the board with him in his measure, Mr. Pilsbury resigned. He had no chance to display his peculiar talents. As an economist he was not wanted. He handled no money, and his order to the value of a dollar would not be recognized. To marshal men, to move and control them, he had no ability.

John Alexander Kennedy was appoined superintendent in 1860. Important changes had been introduced into the law. The commission was reduced to three. The superintendent, the inspectors and patrolmen had their duties assigned them. But complaints were made against the discipline of the force. They went without uniform; could not be found when wanted; lounged, smoked, and entered houses to rest; visited drinking saloons, and committed other misdemeanors. A new rank was created. Inspectors were placed over the captains, and made responsible for the good conduct of the men while on duty. They went everywhere, and at all times; watched the captains, examined the books and the station-houses, and reported every breach of discipline that they saw. Their coming and going was erratic. They

The New York Ambulance Service.

turned up unexpectedly, and made summary complaints in all cases where officers or men neglected their duty.

With the new order of things, Mr. Kennedy commenced his official duties. He changed the public sentiment, infused military discipline into the corps, so that they moved to a riot in solid colums with the obedience and force of a brigade. The uniform is no longer regarded as a badge of servility, but as an honor and a protection.

THE POLICE AT THEIR WORK.

The London police dared not touch a man unless he has committed some offence, or the officers have a warrant. Well-known thieves and burglars walked defiantly by the guardians of the law, and know that no man can lay finger upon them unless they ply their profession. A dozen robbers and pickpockets may go into a crowd, or into a place of amusement, and though the police know what they are there for, they cannot touch one of them unless they actually commit some crime. A mob of ten thousand may gather in St. James' Park, with the intent of sacking Buckingham Palace, yet, until they begin to tear down the fence, or do some act of violence, the police or troops have no power to arrest or disperse them. A royal proclamation might do it. So sacred is personal liberty in Great Britain. But our police can arrest on suspicion or at pleasure. They scatter a mob, and bid loiterers pass on or go to the station house. If a notorious fellow enters a place of public resort, though he has purchased his ticket, yet he will be ordered to leave at once or be

locked up. At a great public gathering in the night, say Fourth of July, when tens of thousands of all characters and hues gather together, among whom are the most desperate men and women in the world, the crowd will be as orderly as a church, and go home quietly as an audience from the Academy of Music. In the draft riots of 1863, the police marched in solid column against the rioters, and obeyed orders as promptly as an army. They broke the prestige of the mob with their locusts, and scattered the miscreants before the military arrived. The Prince of Wales and Duke of Newcastle expressed astonishment at the ease with which the police controlled the masses. At the reception of the Prince and Princess of Wales in London, the mob overpowered the police, seven persons were killed, and hundreds of men, women and children crushed. At the exhibition of the Great Eastern in England, pickpockets swarmed by hundreds, and thousands of pounds were stolen. On the exhibition of the Great Eastern in New York, she was visited by thousands of people, only six policemen were on duty and not a dollar was lost.

In 1870 the Metropolitan district was abolished, and the municipal force created, with jurisdiction in New York City only. It still exists. Its control is vested in four commissioners appointed by the mayor. They receive an annual salary of $6,000 per annum, except the President of the Board of Commissioners, whose pay is $8,000 a year, and the term of office is six years. They appoint all members of the force, from superintendents down to patrolmen, and try the same for violations, punishing by fine or dismissal as

they deem fit. They also appoint the twelve hundred Inspectors of Election, select the eight hundred and twelve polling places, and count the votes cast. The commission is equally divided as to political complexion.

General Fitz John Porter is the present president of the Board. Police Headquarters is a five-story block running through from Mulberry to Mott Street, and between Bleecker and Houston Streets. In it are the commissioners' rooms, the trial room, superintendent's, inspectors', detective squad and rogues' gallery. The building is handsomely furnished, and has accommodations for five hundred reserves. Superintendent Murray is in command of the great police force, which is in reality a goodly-sized army. The city is divided into four districts and thirty-six precincts. Each district is in charge of an inspector, who ranks next to the superintendent in point of place and power, and each precinct is in charge of a captain. Each captain has a couple or more sergeants, and then next in rank come the roundsmen. The sergeants are lieutenants to the captains, and the roundsmen next in rank are assigned to certain districts of each precinct, to see that the patrolmen do their respective duties. The force comprises about three thousand six hundred men. A captain's annual salary is $2,000; sergeant's, $1,500; roundsman's, $1,200, and patrolman's, $1,000. Then there are special squads, such as the Broadway, the Grand Central Depot and Harbor police. After twenty years' service a member of the police may be retired on half pay. During illness members are always on half pay. The New York police force is

the best drilled body of peace guardians in the world, and they are, like the firemen, always on duty. A policeman's time is reckoned by periods of four days, but he has no Sundays or holidays save his annual summer leave of absence. Beginning at 6 P. M. on Sunday, for instance, he goes on duty and patrols his post until midnight. Then he remains in the station house of his precinct until 6 A. M., on reserve duty. Then he goes out for eight hours, after which there is four hours of rest, bringing this time to 6 P. M., Monday. Then he goes on duty again for six hours, followed by six hours on reserve duty. This is followed by two hours' patrol and five hours' reserve, ending at 1 P. M. Tuesday. Then begins five hours' patrol, six hours in the station house, and six hours more of patrol, ending at 6 A. M. Wednesday morning, after which he is off duty and goes where he likes until 6 o'clock that evening, when he begins six hours of patrol, followed by eight hours of reserve duty, five hours of patrolling again, then a rest of eleven hours in the station house, then another six hours of post duty, and at 6 on Thursday evening he finds himself off once more for twelve hours. The following morning he begins it all over again. Thus once in eight days he can stay at home all day, and every eighth night he can sleep at home. At 6 in the morning and evening, and at noon and midnight the sergeant on duty in each precinct station house taps his bell. The platoon which is to go on duty—each company divided into two sections of two platoons each—files in from the waiting-room; dresses ranks, answers roll call, are inspected to see that each man

has his club, revolver, fire alarm key, and handcuffs. Then such general orders as have come from headquarters, either by telegraph or messenger—each precinct being connected by telegraph with headquarters—are read, and at the words, "draw batons," "right face," "march!" the bluecoats pass out and march to their posts. As fast as relieved, the men who have been on duty during the previous six hours return to their respective station houses. The number of arrests made by the police annually range from eighty-five thousand to ninety thousand. Of this number more than one-fourth are for intoxication. The annual cost of the police force is something like five millions.

ALWAYS ON HAND.

It is common cant "that a policeman is always present—except when wanted," says a writer in one of the magazines. In the lower part of New York this is an unjust charge. How far will you walk in the region of Canal street, for instance, before meeting a policeman—that is if you look for one, for it is his policy to remain inconspicuous? Lower Broadway, dim and gloomy at midnight, is full of police, trying doors to see that all are securely closed, peering through the little peep-holes in iron shutters, to see that no burglars are at work in the stores, or that an incipient fire is not working insidious destruction; lurking out of sight in shady doorways, while they watch suspicious loungers; or standing in groups of two or three on the corners where posts intersect, and a roundsman has happened to join them. Leav-

ing Broadway and glancing down dark and fearful back streets, like Bayard, Elizabeth, West, Houston, Roosevelt, Bleecker or Sullivan, you are sure to see the flickering light of the street lamps, and the ruddy glare of red sign lanterns, reflected from the silver shield and brass buttons of a patrolman. Go where you may, you meet these erect and wide-awake watchmen. They are strolling through the deserted avenues of Washington market; they are keeping an eye on rogues in Madison Square; they are rowing silently in and out of the shadows of the great ships lying asleep at the wharves; they are cat-napping as 'reserves' in the station houses, ready on telegraphic summons to go to the care if a fire or the subduing of a riot. The worshiper coming from his weekly prayer meeting, finds the policemen at the door, enforcing his coveted quiet. The family that goes for a day's recreation at Rockaway, or Coney Island, is sure that its pleasure will not be spoiled by rowdyism, for a group of officers stand on the deck, seemingly absorbed in the magnificence of the summer's morning on the bay? Yet ready, ready! The opera glasses sweeping the audience at opera house or theatre, catch a sight of a blue coat or two behind the sheen of silks and satins.

The police of New York are always on hand, and they are rightly termed members of the "bravest and finest." They are, as a rule, men of indomitable courage, muscles of iron and nerves of steel. They are to the police departments of other cities what Napoleon's "Old Guard," was to the legions of France. The police of Chicago, Philadelphia,

Brooklyn, Boston, Cincinnati, St. Louis and other cities, are travesties on justice, as compared to the New York police. Here is an illustration of police bravery. Some years ago, "Mulligan's Hall," was a basement saloon in Broome street. It had been growing worse and worse, and one evening Captain Williams, known to the world as "Clubber" Williams, and the officer on that post, went in. They found thirty-eight persons of every color and nationality, all of the worst character and some notorious in crime. Captain Williams took in the situation at a glance, and determined to arrest the whole party. Placing his back to the front door, he covered the crowd with his revolver, and threatened to shoot the first man who moved. Then he sent the patrolman to the station for the reserves, and for nearly half an hour he held that crowd of desperadoes at bay. They glared at him, squirmed and twisted in their places, scowled and grated clenched teeth, itched to get out at their knives and cut him to pieces; but all the while the stern mouth of that revolver looked at them—looked them out of countenance, and the steady nerve behind it held sway over their brutal ferocity. Captain Williams stood the test and saved his life. He wonders now why they did not shoot him a dozen times. Certainly it was not because they had any scruples, for when help came, the first two prisoners sent to the station, killed officer Burns with a paving stone before they had gone two blocks. Captain Allaire made an almost precisely similar raid on the famous "Burnt Rag" saloon in Bleecker street, one winter's night;

and young Captain McCullough, of the Fifth Precinct, if I remember rightly, recently went, accompanied by a few men, to an Anarchist Hall where the "Bloody" Most was conducting one of his most fiery meetings. First stationing his men at the doors and windows, Captain McCullough ascended the platform and ordered the meeting to adjourn and the audience quietly dispersed. Throw him out! kill him cried fifty men at once; and there was a rush for the platform. Captain McCullough struck down a half dozen, including the cowardly Johann Most, his men clubbed a score of the most blatant, and then the entire crowd was arrested and conducted to the station house. Were that splendid young city of Chicago, policed like New York, it would have no Anarchists or Socialists, who dared utter their pernicious revolutionary theories above a whisper. One Haymarket bomb-throwing scene would be sufficient. Its authors and participants who escaped death by the police club or pistol, would be driven into the lake or river and drowned, and there would be no material left for long and costly Anarchist's trials.

POLICE STATION SCENES.

The scenes to be witnessed in a police station are always of a nature especially interesting. Many is the evening the writer has dropped into the East Side station houses, either Captain Allaire's, McCullough's, Petty's, or the late Captain Tynan's, and sat for hours with the sergeant in charge, studying human character. Each station, apart from its score or more of cells,

contains what are called lodging rooms, where tramps and unfortunates are sheltered. A lodging room is devoid of everything which would tend to the comfort of a lodger. A long platform along one side comprises the bed, and there are no chairs. Into such quarters the applicants for shelter are placed, the sexes being separated. They are turned out at daybreak, and the entire room washed out by means of a hose. A majority of the lodgers are professional vagrants. When the platform is filled, as it usually is of a cold night, the late comers are obliged to take the floor, and then a room will contain at least three score disreputables and unfortunates. The place is heated by steam, and the stench becomes well nigh unbearable to anything like civilized nostrils. One bitter cold night I remember an evening with the office sergeant. It was after ten o'clock and very little doing. A woman in a faded black dress, battered bonnet, and whose face looked as though it was a stranger to soap and water, was the first caller.

"Can I have a night's lodging, sir?" she asked, approaching the desk.

"When did you wash your face last?" inquired the sergeant.

"In Philadelphia, sir, yesterday. I came from there.

"What are you doing in New York?"

"It's a long story, sir," she began, "and one you are not interested in. A man deceived me and broke my heart, and I have come over here to find him, for I know he is in this city-"

"How did he deceive you?"

"The way the men always do. He got the best of me because he promised to marry me, and I was innocent enough to believe him. When he tired and I fell sick he deserted me, but I'll find him or die."

"Pass on inside to the matron," nodded the official, and the woman disappeared behind the huge inner door which led to the cells and lodging rooms. "Her story is an old one, and she has probably been telling it for years, but I don't remember to have seen her before," commented the sergeant.

The next moment the street door opened with a crash, and a policeman appeared with a prisoner. The latter's face was bruised and bleeding, his garments were sadly disarranged, and his breath was louder than a beer vat.

"What is the charge?" asked the sergeant, as he turned to the blotter to enter up the prisoner's name, nativity, etc.

"Drunk and disorderly," replied the policeman. "He had several fights, and finally wound up by getting thrown out of a Delancy street saloon, and I had to take him in charge."

The next comers were two flashily-dressed young women. They swore vehemently that Madame —— owed them twenty-five dollars a piece; that she declined to pay them because she was afraid they would leave her house if she did, and they wanted a policeman to go back to the house with them and make the madame settle. The sergeant declined to interfere in the matter, and the females departed swearing like pirates.

Presently an officer came in with a prisoner who

looked as though he had been drunk for a week. His plug hat was smashed in, his Prince Albert coat was soiled and torn and his hair was full of ashes, betraying the fact that at some period of his drunk he had pitched head first into a garbage barrel.

"Drunk and disorderly, sir," explains the officer; "I caught him climbing an elevated road pillar in the Bowery. He said he always went up to his room by the fire escape when he returned home late, because he did not wish to arouse the occupants of the house."

The prisoner was too full for utterance; he swayed to and fro in front of the desk, and attempted to look solemn while the patrolman told his short story. He was too drunk to give his name, and was carried below and given a cell to sober up in.

The next incident worthy of note was at midnight, when an officer ran in from the direction of the cells and announced: "The woman in number ten has committed suicide—hung herself?" The sergeant ordered the officer to remain in charge of the room and hurried to the cell in question. I followed him. We found the cell door open, and the doorman in the act of cutting the woman down. She had been locked up for shoplifting; it was her first acquaintance with the police and the knowledge of her disgrace weighed so heavily upon her mind that she formed a noose of her garters and handkerchief, and tried hanging. She was a young and not an ill-looking woman. In the course of a few moments she was revived, and then became so hysterical that an ambulance was summoned, and she was conveyed to Bellevue Hospital.

The next callers were two tough-looking tramps.

"Cap'n," began the spokesman, in a very thick voice, "pard and myself is busted; can't you give us a shake-down for the night?"

"All right," acquiesced the sergeant, and addressing the doorman, "Show these men back."

"You hain't got a chew o' tobacker, Cap'n, you can let a feller have?" coolly inquired the spokesman, who felt considerably emboldened by his success in obtaining lodgings for the night.

"No, I hain't," answered the sergeant, imitating the voice and manner of the tramp, "but a little later on I will send you in an oyster supper, a couple of quarts of Pommery Sec, a dozen Henry Clays or Reinas, and perhaps a few other delicacies."

Half an hour later, four policemen came in, bearing a rudely improvised stretcher, upon which a badly wounded man lay in an unconscious condition. Two more policemen brought up the rear with a handcuffed man in their charge. He was the assailant of the wounded man. He had set upon his victim in an Orchard street dive and stabbed him. Then when the officers came he resisted arrest, and it was found necessary to club him into submission. An ambulance was called to convey the wounded man to the hospital, and the knife wielder was locked up.

BUREAU OF GENERAL INFORMATION.

This is one of the most interesting, if not the most important, of the many ramifications of the police department which have sprung into existence of late years. Like many other reforms or improvements

in organization, it owes its formation to Superintendent Murray. It was placed under the immediate control of Inspector Steers, from whom the following accurate statistics have been mainly derived. Formerly the picking up of wandering children and saving missing girls had no special officers charged with such business, but that has all been changed now, and ten times more work is accomplished with a tithe of the labor, and everything goes on with the exactitude of clockwork. It is now as thoroughly organized as the force on board a line-of-battle ship. Everything is conducted by rule, and centered in one head.

"The office corps," said the Inspector, "is under the command of two sergeants, a roundsman, and one patrolman, while in emergencies we call in the assistance of policemen from the superintendent's office and my own district. In the office are five large books, ruled in columns, with printed heads. The entries were models of bookkeeping and penmanship, and the sergeant might well have every reason to be proud of them. They were: "Record, Found Dead, Unidentified;" "Record of Missing Persons;" "Record of Runaways;" "Record of Lost Children;" "Record of Foundlings." In addition to these were scrapbooks containing all letters of inquiry, files and packets of miscellaneous and pertinent matter docketed for possible use, in numerical and alphabetical order. In addition to the cases which come in regular order, there are isolated cases which have to be attended to.

Now and then people have asked a policeman to take them home, and can't remember where they

live; they are sent to the Bureau, and the officer in charge sends for their friends. There are cases where the lost forget their names and addresses, but remember certain localities and people. They frequently get so nervous about being absent from home that they work themselves up into a sad state of mind."

"Now, this book will show you the unidentified dead at the morgue," continued the Inspector: "The description of the body when it was in a condition to be described, a minute account of the clothing found on the corpse, and any other particulars which might lead to identity; also, an account of the finding of the body, by whom found, the place and time, and any cuts, marks, or evidences of death."

The sergeant then showed the report made by the policeman stationed at the morgue. There in red ink was written in the names of the persons claiming the body.

"The description of the missing sometimes corresponds with the description here," said the sergeant, pointing at the entries. "We then notify the friends of the absent ones to go to the morgue.

"You have no idea of the great number of people who are reported here as missing. During the past three months there have been at least four hundred. The letters of inquiry come from all over the world. Read this column: Auckland, New Zealand, Germany, Russia, Sweden, Australia, England, Italy and Turkey—brothers, sisters, husbands, sons, friends. Well, if there were not so many of them I might pick out some interesting incidents. We search, and

in ninety-nine cases out of one hundred we find them either here or somewhere else."

"Missing girls, did you say? Yes, glance over this book, the 'Record of Runaways' from the country? No, most all from Brooklyn, this city and close by. Older women tell them fancy tales about gilded ease, fine clothes and high living. They get a taste of fast life for a week, get homesick, and we find them. The police have made it rather dangerous for the landlady to harbor young girls. When a young girl under sixteen is enticed into a house of ill-fame, the landlady is apt to send for a policemen, who arrests them. Then again some young girls run off to see the sights. Recently a telegram was received from the Chief of Police of Providence giving a description of two young girls who had left there by the Stonington boat. They were arrested and held until one girl's father came on for both of them. The despatch said; "They may look for situations in a dime show." Matron Webb looked after them while they were here, so they did not even see the outside of a dime show. Small boys and ambitious youngsters arrive in this city. After a few days, especially when their money is gone, they get homesick and appear in a police station to request the police to send them home. Their parents are notified and they are sent for. The experience does them good. They learn what a good thing home is.

"These red ink entries are about children who have been brought here and no one has called for. You can't tell where they come from, they travel so far. When the weather is pleasant we find on an average

forty children a night. The other night a policeman brought a little chap in asleep in his arms. He had been found at Montgomery and Madison streets. His parents came for him. They were nearly wild with fear. They could not believe it true that he could have wandered from his home in East Eleventh Street and Avenue B, a distance of two and a half miles. He was only two and a half years old. Last summer a little kid three years old wandered down from New Rochelle. He had gone on the steamboat at Glen Island and was found on Avenue A at ten o'clock at night. One funny thing about the older ones is that they are such little liars. One little girl gave us seventeen addresses and all wrong. Her mother came and claimed her. This is often the way, however. They will keep us running all over the city on false addresses. Why they lie, for the soul of me, I cannot tell. Kidnapping? Nonsense. I have not seen a single case.

"Last year the police found one hundred and ninety-nine deserted infants in baskets or wrapped in shawls in doorways or in the streets. There were thirty-eight from January 1 to March 31, and the usual average since then. The twenty-third precinct reports the most foundlings. They vary in age from one day to eight weeks. Frequently about the child's neck there is some trinket to assist future identification, and often notes reading "it has been christened; its name is John, or Dan, or William." Generally the babes are comfortably wrapped up, indicating maternal tenderness even though in the act of abandonment.

Now and then there are some dreadful cases of atrocious brutality and inhumanity. One bitter day, the coldest of the winter, a woman in Orchard street found a little babe scarce an hour old, without a stitch upon it, flat on the frozen pavement of the frozen yard. The woman who found it wrapped something warm about it, and a policeman got an ambulance. The surgeon bandaged the child besides doing what else should be done for a newly born infant. When the little mite was brought in here he was kicking and crying like a good fellow. He will grow up tough.

"On the 10th of August last a little babe, neatly dressed, was found in a basket deposited in a hallway on Eighth Avenue. A policeman took it down, and the following entry was made in the book, after citing where it was found: Blue eyes, dark hair, white dress, underclothes and cap; red shawl. Time, half past two P. M. The infant was sent to Matron Webb, and thence to Superintendent Blake. One month later a neatly dressed woman appeared at the desk. I want to know about a baby you found in the hallway at No. —, Eighth Avenue, on August 10, at half-past two."

"It is all right. Is it yours?"

"Yes," she replied, and gave a description of the clothes.

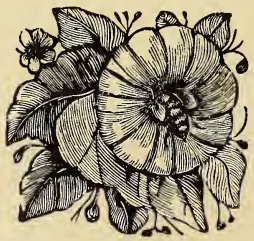
"How did you know it came here?" asked Sergeant Kass.

"Because I saw the policeman bring it, I was watching my child when it was found. I had to give it up because I could not support it. I can now, so I have come for it."

"Do you know," said the sergeant, much moved, "that you have broken the law in abandoning your child?"

"Yes, I know it; I am willing to go to jail, but I want my baby."

The Seargeant consulted Inspector Steers, and the Inspector went in to see the Superintendent. It had to be done. She had broken the law, and consequently she was arrested. She was given a comfortable room in the care of sympathetic Matron Webb. And so, as lightly as possible, the law visited the poor mother. The next morning she was taken before the Justice and told her story, saying that she would willingly go to jail, but she must have back her baby. The Justice was touched; his heart was softened for the nonce, and he discharged the woman and ruled that she be given the custody of the baby.



CHAPTER XI.

THE DETECTIVE FORCE.

ITS ORIGIN—INSPECTOR BYRNE, PRINCE OF HIS PROFESSION—QUALIFICATIONS OF A DETECTIVE—HOW THE THIEF-TAKERS DO THEIR WORK—STORIES OF ADVENTURES BY MEMBERS OF THE CORPS—THE ROGUE'S GALLERY.

The shrewdest of all thief takers of modern years, is Inspector Byrne. He knows every criminal of note on both hemispheres, and his reputation is, in a word, world wide. Inspector Byrne is at the head of the New York Detective Corps, and he has so thoroughly organized and conducted it that it has attained a degree little short of perfection. Beginning as a policeman twenty-five years ago, Inspector Byrne arose rapidly until he became Captain. Then he became Inspector and placed in charge of the detectives. The squad was originally organized by George W. Matsell, during his superintendency. When Mr. Byrne assumed control, some fifteen years ago, it was very crude, comprising only a dozen men. Now it consists of about one hundred, the flower of the police department.

The system of detectives is not old. In former times the idea of a sharp criminal officer was expressed in the adage "Set a thief to catch a thief." The modern and correct theory is, that integrity,

tact and industry, are the best qualifications of a good detective. For many years there existed a set of men in London known as Bow Street Officers. They were remarkably shrewd, were more than a match for the sharpest villains, and could ferret out crimes and out-wit the cleverest rogues. When the London Metropolitan Police System was adopted, an order of men were introduced, called detectives. This force was chosen from men who seemed to have especial gifts for detecting crime. They could scent out a murderer, and track the perpetrator over oceans and across continents. They could unravel the mysteries of a robbery and bring to light deeds of darkness. Such was the origin of the first regular detective body.

Good detectives are rare. An unblemished character is indispensable, for the temptations are many. A detective must be quick, talented, and possess a good memory; cool, unmoved, able to suppress all emotion; have great endurance, untiring industry, and keen relish for his work; put on all characters, and assume all disguises; pursue a trail for weeks, or months, or years; go anywhere at a moment's notice, on the land or sea; go without food or sleep; follow the slightest clew till he reaches the criminal; from the simplest fragment bring crime to light; surround himself with secrecy and mystery; have great force of will, a character without reproach, that property and persons may be safe in his hands, with a high order of intellectual power. The modern detective system is based on the theory that purity and intelligence has a controlling power over crime. Detectives must be pure men, and, like Cæsar's wife, be above suspicion

when they come out from the ordeal through which they have to pass. To obtain the right kind of men the force has often to be sifted and purged.

How the detectives do their work.

Crime is not only systematized, but classified. Each adroit rogue has a way of doing things which is as personal as a man's handwriting. We have really few great men; great orators, men of mark, distinguished authors, or men of towering success, are few. If a princely donation is made, or a noble deed done, and the name withheld, the public at once point out the man—it would be so like him. Bad talented men are few; adroit rogues are not many; men capable of a dashing robbery, a bold burglary, or great crimes, do not abound. If a store is broken open in New York, a bank robbed in Baltimore, or a heavy forgery in Boston, the detectives will examine the work and tell who did it. As painters, sculptors, artists, engravers, have a style peculiar to themselves, so have rogues. A Chicago burglar, a safe breaker from Boston, a bank robber from Philadelphia, a New York thief, have each their own way of doing things. They cannot go from one city to another without observation. If a crime is committed, and these gentlemen are around, detection is sure to follow. The telegraph binds the detective force together in all parts of the Union. A great crime is telegraphed to every leading city. When an adroit rogue leaves the city his whereabouts is sent over the wires. The detective on his track is the gentlemanly-looking, affable personage with whom he has been chatting in the railroad car. The rogue lands in New York,

and the friendly hand that helps him up the gang-plank, or off the platform, is that of a detective. A keen eye is upon him every moment till he is locked up or departs from the city. When he leaves, the car is not out of the station house before the telegraph announces to some detective far away the departure and the destination. His haunts are known, his associates, the men who receive stolen goods, and his partners in crime.

WHY ROGUES GO CLEAR.

The detectives often recover goods and money, while the criminals escape. People wonder why the criminals are not brought to punishment. The first duty of the officer is to bring the offender to trial. But this cannot always be done. The evidence is often insufficient. The next best thing is to secure the money or property. Many robberies are committed in places of ill-repute. Parties are compromised. Victims coming from the country, who are respectable at home, do not like to read their names in the newspaper. Hundreds of thousands of dollars are annually returned to their owners through the detectives which would have been lost without their vigilance; but in many instances dishonest detectives deliberately divide with the thieves. This has been done in several cases of bond and bank robberies. By "arrangement" possibly two-thirds of the plunder has been returned, and the remaining third shared by the thieves and the catchers. This business enables some of the force to wear big diamonds, and own and live in brown stone fronts, on a salary of $1,200 a year.

In the elegant marble building on Mulberry street, where the Metropolitan Police force center, there will be found the headquarters of the detectives. Though it is under the charge of the general superintendent, the detectives are an independent body within the police force. The chief, Inspector Byrne, has been many years at the head of this department. His men are dressed in citizens' clothes, and are unknown to the patrolmen until they exhibit their shields. They are silent, suspicious, secretive. They never talk of what they have on hand. Of the past they will speak, of the future they have nothing to say. They have incidents and adventures in their possession more thrilling than any criminal novel ever written. In their room I passed a night not long since, and learned from them the romantic incidents that I am about to state.

THE ARREST OF A PICKPOCKET.

Said one of the detectives, "The Inspector called for me one day, and put a case in my hands, which I was required to work up. A gentleman of the city, who was supposed to be worth a fortune, suddenly failed. His failure was a bad one, but his honor was without a stain. He was guardian for two orphan children, and took the cars one morning for the purpose of investing some three thousand dollars that he held in the name of the children. When he reached the office up town, where the investment was to be made, he found his money was gone. He had been robbed in the cars. In great distress he came to the office, and communicated his loss to

the inspector. He said, when he was rich his tale of robbery would have been believed; now he was poor, it would be said that he had robbed himself. I examined the man closely, and had no doubt that his story was a true one. He had but little light to throw on the robbery. The car was crowded, and he stood on the platform. He remembered that during the passage, as a person got out of the car, a young man was thrown against him. He had a dim recollection of the person, thinking no wrong at the time. Car-robbing is very common, but it is very delicate business, and few can do it well. I had my suspicions as to who committed the robbery. I took a car to go down town. In it was the very person I was in search of. His new clothes, new hat, and boots, and watch, indicated that he was flush. I stopped the car, touched the young man on the shoulder, and told him to follow me. His face crimsoned in an instant, and I knew that I had got my man. I took him to the station-house, and accused him of the crime. I told him that the man who had lost the money would, in the language of pickpockets, 'buff him to death' if he did not restore the money; but if he would 'turn up the money' he might clear out. These robbers, all of them, have accomplices. They never can tell when they 'peach.' I had no evidence that would convict this person. No judge would hold him a minute on my suspicion, but the thief did not know that. He pulled off his boots, and the money came back, all but one hundred dollars which he had spent. The grateful merchant received it with tears of joy."

AN OLD MAN IN TROUBLE.

"Very few men who come here for relief," said one of the detectives, "tell the truth. They make up all sorts of stories to impose upon us, to save their reputation, and to keep themselves out of trouble. If a man tells us the truth; if he has been robbed at a bad house, and will say so; will give us the number of the house, and describe the parties by whom he has been robbed or wronged, we can relieve him. We can go on board of a train of cars filled with hundreds of people, and tap a pickpocket on his shoulder, and say, 'I want to see you, sir,' and never make a mistake. We can take a telegraphic description of a rogue, and with it walk up Broadway, where thousands are rushing along, pick out our man and march him to the tombs, and never get the wrong person. One day a sedate looking man from the rural districts called at our office. He was a merchant, he said. He came to the city to buy goods. He had been robbed of fifteen hundred dollars, which he was to pay that day. He was a ruined man unless he could recover his money. He named the hotel where he stayed, and in which he had been robbed. His room-mate, a man unknown to him, was asleep when he went to bed, and asleep when he left the room in the morning. He had not been out of the hotel since tea, till he discovered his robbery. The man must have robbed him, and he wanted him arrested at once. Inspector Byrne was satisfied that the man was not telling the truth. He put the case in my hands, and ordered me to work it up. I went

to the hotel, and found everything right there. The room-mate was a merchant from the west, of unquestioned integrity. I came to the conclusion that the man had not told us the truth. I knew that he had been out of the hotel, had been into disreputable company, and had been robbed. I sent for the victim, and he came, accompanied by a friend, who promised to vouch for his honesty. I said to him, 'Sir, you have lied to me. You lost your money in bad company by the panel game.' At first he denied it with great vehemence, then he evaded, and finally confessed. With a slight clew as to the locality, I found the panel thief, and brought back the money."

A MINISTER IN TROUBLE.

"One day some very excellent people came to the headquarters to complain. The city was unsafe for respectable men; people could not walk about the streets without assault and robbery. It was a pretty state of things if gentlemen could not walk the streets of New York at seasonable hours, without being beaten, bullied, and robbed, and their life endangered. 'And what is the matter now?' said the officer. 'We are respectable citizens,' said the complainers, 'and officers of a church. Our minister was assaulted, and beaten, and robbed last night in one of the streets. He came over to New York yesterday afternoon on business. He was returning through Beekman street about ten o'clock. When near Cliff street a band of rowdies assaulted him, knocked him down, beat him, muddied and tore his clothes, robbed him of his watch and money, and he reached his affrighted

family almost dead.' The case was put into our hands. The night on which the assault was said to have taken place was a beautiful, bright moonlight evening. The place of assault was so near the station house, that the cry of distress would have been heard by the captain at his desk. At that time of night, a man would have been as safe on Beekman street as on Broadway. It so happened that two of our officers were on that spot within five minutes of the time the assault was said to have taken place, conversing on matters that detained them ten or fifteen minutes. I was satisfied that no assault had taken place, that no robbery had been committed; that the whole story was trumped up to hide some disgraceful conduct in which the party said to have been wronged was engaged.

"With this impression, I sent to the minister. He was greatly annoyed that his people had taken any notice of the matter, or brought it to the attention of the authorities. I told him it had been brought to our attention; that we were censured for neglect of duty, and that the fame of the city suffered; that we intended to probe the matter to the bottom; that we intended to follow him every step that he had taken that afternoon, from the time he left home till he returned. We would know all his companions, and all the company he had kept that day. I told him his story was an improbable one; that it was impossible that the robbery could have occurred at that time or place; the night was too light, the hour was too early, it was too near the station house, and more than that, two of our captains were on that spot

at that time, and they knew the story was not true. If he had a mind to make a clean breast of it, and tell the facts as they were, I would keep his name from the public; if not, I would make a thorough investigation, and publish his name to the world. He was greatly agitated, blamed his friends for meddling in the matter, began to cry, and at length made a clean breast of it. He had been drinking that afternoon, went where he ought not to go, and was robbed of his money and his watch. He must account for his situation, did not want to be disgraced, and so had trumped up the story he told to his elders. The affair was hushed up."

A SEA CAPTAIN IN DIFFICULTY.

"The harbor police notified us," said one of the detectives, "that a ship was lost off Sandy Hook by fire. As the case was reported, there were some things about the loss that did not look right. The next day the papers blazed with an account of a bold robbery. It was said that a sea captain lost a large sum of money at a theatre. The captain was said to have been peculiarly unfortunate. He lost his ship by fire off Sandy Hook. He had just been paid his insurance, a very large sum, which he was to take to his owners in New England. He visited the theatre with the money in his pocket, and on leaving the place it was gone. The audacious robbery flamed in every paper. The statements were so nearly verbatim, that it was evident the captain had written them himself, or furnished the material. The captain issued handbills, offering a reward of five hundred

dollars for the recovery of his money. The handbills were circulated only among the shipping and on the wharves. In a few days we received a visit from the captain at headquarters. I was put in charge of the case, and took down the captain's statement. It differed but slightly from those made in the papers. I was satisfied that he had not been robbed at all. I strongly suspected that there was foul play in the destruction of his vessel, and that the captain intended to appropriate the money. Making up my mind how he did this, I directly accused him of the fraud, and described the manner in which the affair was done. He supposed I knew the whole matter, although he could not imagine how I got hold of it, and was greatly excited. He was astounded when I told him that the money was in his inner vest pocket, and that if he did not take it out at once I should search him, and he must take the consequences. I hit the thing exactly. He had his money hid away in the place I had designated. In tears and in terror he brought forth the money, which was restored to the owner. We could not hold the man for a criminal trial on the evidence we had, and so let him run. He has never sailed from New York since."

BURGLAR DETECTED BY A BUTTON.

A large silk house in New York was robbed of silks and velvets valued at many thousand dollars. The burglars hired an old building adjoining the store. They cut a hole through the wall, entered the store, and carried away the goods. The job was a

clean one, and no trace of the robbery was left. The police shook their heads, and the merchants feared they were ruined. One of the shrewdest detectives had the case put into his hands. He examined the premises carefully. The hole in the wall was a small one, and the burglar squeezed himself through with difficulty. In a little crevice a button was found of a very peculiar fashion. A little plaster adhered to it, indicating that it had been rubbed off as the robber passed through. The detective put the button in his pocket. He had a clue, very slight, but still it was a clue. There are certain resorts in this city for thieves, burglars, and rogues. Here they can be found when off duty. Detectives pass in and out among these desperate men. They never meddle with them on ordinary occasions. They are seldom disturbed by the desperadoes, or resisted if they make an arrest. It is well known that the detectives go armed and have no delicacy in the use of weapons. They are selected for their personal bravery no less than for their intelligence and integrity. The detective stood at the door of one of our low places of amusement. A man passed him who had peculiar buttons on his coat. He followed him to his seat, sat down beside him, and seemed intent on the play. He was not so intent, however, but that he saw that the party he was watching had one button less on his coat than he ought to have. He immediately left his seat, went outside, and made arrangement for aid to make an arrest. He came back to his seat, touched the astonished stranger on the shoulder, and invited him outside. Here a corps of policemen were

waiting to receive him, and he saw that resistance was useless. Knowing that the man could not be held an hour with no proof but a button, the detective set himself to work to get the goods. He accused the man of the robbery, showed him how it was done, and hit the case so exactly that the burglar believed that some of his confederates had made a confession. He led the officers to the spot where the goods were concealed. The party was tried and sent to the State Prison for a term of years. The button did more than that. The arrest of this man put the detectives on the track of other burglars. They followed up the matter for months, broke up a den of the most desperate robbers, lodged many of them in prison, among whom was the famous Bristol Bill of England.

A SHADOW ON THE PATH.

Small sums of money from time to time were taken from one of our city banks. No clue to the robbery could be found. A detective was consulted; he said that the robber was in the bank. A watch was put on all employés, but in vain. The money continued to go. The affair was put in the hands of a detective. All unknown to the clerks, this officer visited the bank at all hours, came in various disguises and under various pretences. He was satisfied that the robber was in the bank, and he fastened on one of the clerks as that individual. He followed the clerk fourteen days, at the end of which a written statement of the whereabouts of the clerk was presented to the bank. It was a perfect curiosity. The

detective had not lost sight of the whereabouts of the young man a single hour. The clerk lived out of town. The detective rode on the cars with him every day. He sailed on the boats, walked in the country, rode in the city. Every place the clerk went into was written down, how long he staid, what he ate and drank, and whom he talked with. A description was given of each person he talked with, the places of amusement he visited, and what he paid out. Among other things the record told, was his visits to gaming and other houses; what time he went to bed; and twice he rose at two in the morning, left his house, and met certain parties, who were accurately described. How a man could be followed fourteen days, especially in the country, all that he is doing be known, everybody he speaks to described, and the man watched be ignorant of it, is one of the mysteries of the detective system. The clerk was called into the president's room and charged with the peculations. He was overwhelmed with the accuracy with which his coming in and going out were noted. He confessed his guilt. The directors were merciful, and did not subject him to a criminal prosecution.

PRIVATE DETECTIVES.

The success of detectives in criminal matters, as a part of the police, has created a private detective system, which is at the service of any one who can pay for it. It is a spy system—a system of espionage that is not creditable or safe. Men are watched and tracked about the city by these gentlemen, and one

cannot tell when a spy is on his track. A jealous wife will put a detective on the track of her husband, who will follow him for weeks if paid for it, and lay before her a complete programme of his acts and expenditures. If a man wants a divorce, he hires a detective to furnish the needed evidence. Slander suits are got up, conducted, and maintained often by this agency. Divorce suits are carried through our courts by evidence so obtained. Sudden explosions in domestic life, the dissolution of households, and family separations originate in this system. It is not very comforting to know that such shadows are on our paths.

THE HUMANITY OF DETECTIVES.

It is difficult to deceive a criminal detective; he can read a man at a glance. He knows a bogus story from a real one. He can tell a hardened criminal from a novice. Pilferings were constantly going on from one of our leading banking houses. As usual, a detective was called in. He immediately selected the criminal in the person of a young clerk, who was bright and talented, came from an excellent home in the country, and up to that time had borne an unblemished character. The banker scouted the idea that the young man was a criminal. The clerk was called in, and to the sorrow and astonishment of his employer, he confessed the thefts. The ugly secret was known only to the banker and the detective. The detective interceded for the young man, pleaded his home education and principles, the sudden tempta-

tions that surrounded him, his capacity to make a useful man; while, if he was discharged, his crimes would become public, his character be ruined, and he become a criminal, to end his days in prison. Impressed with the representation, the banker decided to give the young man a trial. He called him again into his presence. "I will not dishonor you," said the banker; "I will not discharge you; I'll keep you, and if you will let me, will make a man of you." He then showed him how he carried on his business: that even a penny could not be abstracted and the cash account not show it. The young man replied, "Your humanity shall not be misplaced." The other day this young clerk was elected cashier of a bank, and his old employer became his bondsman. A young man, bright and talented, placed in unusual temptation, was rescued from ruin, saved to his country and saved to himself by the humanity and wisdom of a detective.

THE OTERO MURDER.

No case was ever more finely worked up than this. A stranger was found brutally murdered in one of the parks of Brooklyn. No clue to the murderer could be found. The chief of the detective department detailed his best men on the case. A pair of gloves were found near the place of the murder, with a slash on the back of one of them: that was all. An Italian steamer was to sail for Italy, and crowds of Italians were on the wharf taking leave of their friends. The detective sauntered down, for no particular reason. He went on the deck of the vessel,

but saw nothing particular to interest him, and went again on the dock. Just as he was preparing to leave, he saw a man coming towards the vessel. Before the approaching man had come near enough to the officer to be spoken to, the detective had taken an inventory of him. There was nothing about him suspicious but his hands. He had on a pair of new gloves quite too large. The way in which he held his hands showed that something was the matter with them. His face indicated agony. The fatal gloves found near the body of the murdered man in the park were in the pocket of the detective. He felt certain that the approaching stranger had something to do with the murder. He was at once arrested, his gloves removed, his gory hands laid bare, and the cut was found to correspond with that in the gloves. The imprisonment, trial and punishment are well known. As a part of the great governing power of the land, the detective system is powerful, effective, silent.

THE HULL MURDER.

Early one morning in June, 1879, in a fine residence in Forty-second street, near Fifth Avenue, an old lady was found tied hand and foot in her bed, where she had been smothered with a pillow. Her valuable rings had been torn from her fingers, and her jewel casket had been plundered. This murder in a fashionable neighborhood, guarded by private watchmen as well as the police, created the profoundest sensation New York had known for years, and for several days the best detectives were completely baffled by

the mystery. The murderer, a negro named Chastine Cox, formerly a servant of Mrs. DeForest Hull, whom he killed and robbed, was finally detected and arrested in a negro church in Boston, was speedily tried in New York and sentenced to be hanged.

THE ROGUES' GALLERY.

One of the most conspicuous features of the detective department, is the Rogues' Gallery. It occupies a complete room just off Inspector Byrne's private room. Neatly arranged in panels and cabinets is a collection of photographs, numbering something like 30,000. The pictures are those of criminals of more or less notoriety. A few of the originals are dead, but the great majority of them are, in slang parlance, still on the turf. A few months ago Inspector Byrne published a book of his experience with crime and criminals, and in its pages the occupants of the Rogues' Gallery received full justice. When a new thief comes into the field, if he is gifted with anything like native tact or cunning, he will work undetected for a time. The man hunters who are on his trail, recognize immediately the fact of his being a novice, from the bungling manner in which his jobs are performed. Not having the pleasure of his acquaintance, they are all at sea for a brief time. Then the latest accession to the crook's domain is run to earth. He is taken to the Inspector's quarters and carefully photographed. If he does not take kindly to the operation, and attempts by grimaces or facial contortions to defeat the camera, he is labored with patiently, for hours, if necessary, until

caught off his guard. In the long run his counterfeit presentment is always obtained. A great number of copies of the photograph is made; below it is printed a concise description of the original and his branch of work, and these are sent to superintendents of police and chiefs of detectives in all the principal cities of the world. So useful has this interchange of pictures proven between the departments of New York and London, that an English crook rarely makes a turn here. The major portion of them to their great disgust, are greeted by one of Byrne's men at the steamship pier when they land, are called by name, and careful inquiry made as to the probable length of their sojourn in this country. As a rule, if they are operatives of any prominence, they realize that nothing can be done here, and return by the next steamer. The Rogues' Gallery is a clever adjunct to the criminal machinery of modern times.

CHAPTER XII.

THE TOMBS.

HISTORY OF GOTHAM'S FAMOUS PRISON.—HOW IT LOOKS OUTSIDE AND IN.—THE MANAGEMENT.—PRISONERS KNOWN TO CRIMINAL FAME WHO HAVE BEEN CONFINED WITHIN ITS WALLS.—A COURT SCENE.—DIVINE SERVICE.—LUDLOW STREET JAIL.

FAMOUS among prisons is the Tombs, covering the entire block, bounded by Center, Elm, Leonard and Franklin streets, it is the gloomiest of all gloomy looking structures in the city. Never was building more appropriately named.

It is the sink into which pours the criminal stream of the third greatest city on the globe. It has held in its day criminals from every corner of the earth, and in the shadow of its walls have been strangled to death murderers whose crimes are part of enduring history. Its romances are numberless; its mysteries are more fascinating than any the romancist ever penned. The history of the Tombs is an immense rogues' gallery of pen pictures, a library of startling stories whose heroes and heroines are often men of vast intelligence and women of a marvelous beauty, given up to crime as thoroughly, however, as the most

vulgar and most brutal offender who has enjoyed the hospitality of the same cold walls. It has in its time been the scene of birth as well of death, of the binding of the nuptial noose as well as that of the hangman. It has been the tomb of hopes and honorable lives, but it has also been the cradle of new-born aspirations and opportunities. However, its history is its best interpreter. The old freight depot of the Harlem Railroad still stands at its Franklin street end, and laden cars drawn by long tandems of mules clank in and out all day and night long. Through Leonard and Franklin streets, looking east, one catches glimpses of Baxter street, festooned with the sidewalk displays of old clo' shops; the same streets, westward, make brick and mortar telescopes which reveal the life and bustle of Broadway. The streets around the Tombs are foul and squalid ones. They swarm with the children of the tenements which line them with towering piles of masonry, and the pedestrians who navigate them are for the most part of that skulking, evil class which knows the interior of the prison quite as well as it does its outer walls.

When the Common Council determined to erect a new jail in 1833, there was quite a dispute as to the order of architecture to be observed in its construction. About this time there was published a book entitled "Stevens' Travels." The author was John L. Stevens, Esq., of Hoboken, who had recently returned from an extended tour through Asia and the Holy Land. The book was full of interest, and contained many illustrations of the rare and curious things he had seen. Among these illustrations was one of an

ancient Egyptian tomb, accompanied by a full and accurate description. The committee appointed by the Common Council to decide upon the necessary plans for the new prison were impressed with the idea of erecting a building whose general appearance and construction would correspond with the tomb described in Stevens' book. They accordingly made their report, recommending the construction of such a building, suggesting as a most fitting and appropriate name, "The Tombs." The report was adopted and work was begun at once. The result was a building of really grand proportions, but it was situated in so low a spot that its roof scarcely reached the level of the sidewalks of Broadway, which is only a short block from the Elm street wall of the jail.

Piles had to be sunk deep in the marshy soil to furnish adequate foundations for the massive structure. It was ready for occupation in 1838. The Tombs is built of Maine granite, is two stories high, and occupies the four sides of a hollow square, being 250 by 200 feet. There are 150 cells in the male prison, arranged in four tiers, and these often have to accommodate two, and even three occupants each. The female prison which occupies the Leonard street end of the jail, has 20 cells.

The prison for males is entirely separate from that for females. Each tier in the male prison has its special uses. In a portion of the cells on the lower floor, or ground tier, are placed the convicts—that is, those under sentence. To the second tier are consigned such prisoners as are brought in charged with serious offenses, such as arson, murder, etc. To the third

tier prisoners brought in for grand larceny and burglary are sent. The cells on the upper tier are reserved for those charged with minor offenses, such as petit larceny and the like. The lower tier cells are the largest, those on the upper tier the smallest. All are of the same width, but, owing to the manner in which the corridors are constructed, the cells on each tier are about two feet less in depth than those immediately underneath. The lower cells are quite commodious, but in the upper ones there is no room to spare.

The Franklin street side of the jail was formerly used as a station for the police of the district. It has since been altered, the cells and offices being taken out and the building converted into one large hall. In this hall are put the tramps, vagrants and vagabonds, and those found drunk in the streets, where they are kept until the next morning, when their cases are severally disposed of by the Commissioners—some being sent to the Penitentiary, others to the Workhouse and others to the Almshouse. This building is known to the attachés and frequenters of the Tombs as "Bummers' Hall." The "Ten-Day House," the section to which drunkards and others committed to durance for that length of time are confined, is also in this department.

The ordinary services of the prison are performed by the ten-day prisoners, as they are called. They do all the cleaning and repairing and most of the kitchen work about the jail. Some twenty-five or thirty are thus kept constantly employed. Religious services are held every day except Saturday, which is devoted

to scrubbing and general cleaning up. As regards the food furnished prisoners, a sufficiency of sweet, wholesome bread is received daily, and distributed liberally. Plenty of fresh vegetables and fresh meat are furnished for dinner five days of the week, and the other two (Tuesdays and Fridays) fresh fish is supplied in abundance. On special feast days, such as Christmas, Thanksgiving, etc., there is a generous banquet provided by voluntary contributions, assisted by the Warden and the Commissioners. Prisoners are permitted to receive food from their friends, and to purchase it from the outside. Those destitute of friends and money and in need of other than the ordinary fare, are liberally provided from the Warden's generous private table. The same rule applies with clothing. The relatives of prisoners are notified to provide them with weekly changes of body linen. If there are no relatives or they are poor, the Warden distributes the necessary garments on account of the city.

There are six so-called district prisons in New York. All except the Tombs are merely reception prisons, in which prisoners captured in the district are taken upon arrest. After a preliminary hearing offenders from these jails are always committed to the Tombs to await trial. The result is that that prison always holds a strong force of the most desperate and dangerous criminals in the city. At one time, recently, there were sixteen under charges of murder alone. But there has been no escape from the Tombs since the flight of Sharkey a few years ago.

The amusement of the Tombs prisoners, if they can be called such, are provided by the daily exercise in

the corridors, and by the visits of their friends. The exercise consists in an hour's tramp round and round the tier to which the captive's cell belongs. The rest of the time is spent behind the bars. Still the fact that smoking is allowed and that there are plenty of books in the prison renders this enforced idleness partially endurable. In addition to such literature as is provided by the captive's friends, the Tombs inmates have the use of a library of nearly a thousand excellently selected volumes. This collection is due to the labors of Miss Linda Gilbert.

DISTINGUISHED PRISONERS.

Since its completion the Tombs has held its complement of noted murderers, from Hicks the pirate, Gordon the slayer, and Sharkey down to Edward S. Stokes, who sent Jim Fisk to his final account; but some of its most famous inmates have been confidence men. Governor Moses, of South Carolina, has graced it upon a half dozen occasions, and its record of Counts, Dukes and other titled foreigners, would fill a volume. A slight review of a few of the widely known historic cases, will not be out of place in this connection. Count Eugene Milkiewiez, was one of the original aristocratic sharpers. He was a Russian, a guest of the Fifth Avenue Hotel, and earned the reputation of giving the *petite soupers* at Delmonico's. At the hotel there was quite a rivalry among the ladies for the greatest share of the Count's attention. Among the innumerable fair acquaintances of the Count was a young lady, who resided on Fifth Avenue. He was very lavish of his attentions to her, and almost invariably accompanied her on her drives and promenades.

On one occasion he placed the young lady's ring, a brilliant of the first water, on his little finger, playfully remarking that he would wear it for a few days. He had the gem removed, and a bogus stone inserted in its place. After some days had elapsed the ring was returned to its owner, and the fraud discovered. A warrant for the Count's arrest was procured, and he was taken to the Tombs, where he remained for some time, but was finally let out on his agreeing to enlist for the war.

He was sent, with other recruits, to Governor's Island, where troops were stationed waiting to be forwarded to the front. He succeeded in ingratiating himself in the favor of the colonel and officers, and, on the plea of having some business with the Russian Minister at Washington relative to his home affairs, obtained a furlough for a few days, with the understanding that he was to meet the regiment at Washington. A few weeks afterwards he was heard of in Canada.

Nothing further was heard of the Count for years, until a few winters ago, a paragraph appeared in one of the daily papers to the effect that the young Russian Count who had some years since victimized a young lady residing on Fifth Avenue, by borrowing her diamond ring and substituting a paste imitation therefor, had turned up again, and was pursuing a lady of wealth somewhere down East. This led to an exposure and he was driven into obscurity again. But he pursued his nefarious way. He married the daughter of a rich merchant of Rochester, only to squander her fortune and deserted

her, landing in the Baltimore jail, where he was, for a long time, prevented from indulging in his native rascality.

Colonel Marmaduke Reeves was another famous sharper who enjoyed the hospitality of the Tombs. Like his Russian rival, he was cunning enough to escape conviction for a long time. His fate, however, overtook him in this fashion: "He inserted in one of the papers an advertisement for a governess to take the entire charge of three children, on a plantation South. Among the replies was one from a lady residing in a large and fashionable boarding house opposite St. John's Park. When evening came he called, and succeeded in effecting an engagement—desiring her to get ready, if possible, to leave with him on the following day. The lady agreed, and it was arranged that an expressman be sent for the trunks, and that the Colonel should call for her with a carriage. The expressman arrived the next day and carried all her valuables off, but the carriage failed to make its appearance, and she reported the case to the police authorities. After a few weeks' pursuit the Colonel was found and arrested. He paid for his sharp practice with four years and a half service to the State at Sing Sing.

Another historic boarder was "William Fitzcharles McCarty," who eloped with General Dan Sickles' daughter. McCarty was a royal scoundrel, and the law never got a hold on him it was ever able to retain. His incarceration in the Tombs was on account of a robbery of diamonds he was accused of complicity, but he was eventually released.

McCarty's weakness was the fair sex. He had one legitimate wife, whom he had abandoned as soon as he got rid of all her money, and no end of mistresses who believed themselves his wives. During the period when our Government was likely to get into difficulty with the Spanish Government, on account of the Cuban insurgents, McCarty succeeded in selling to William M. Evarts letters purporting to be written by them. He proposed to act as a kind of go-between and save the Government any trouble. His manners, dress and address were those of an accomplished gentleman, and Mr. Evarts stepped into the snare. Once the money paid for the letters, he went to London. There he opened an office and pretended to be interested in American wines. Very soon the money failed and he returned to New York, where he was arrested for complicity in the diamond robbery, but was acquitted when brought to trial. After victimizing London again he proceeded to Paris, where McCarty struck the upper ranks of society in the American quarter. It was while they were there that Mrs. McCarty, the last, had her suspicion aroused by a newspaper item that McCarty had been married previously. Finally she learned that such was indeed the fact, and a separation was the result. McCarty was scarcely free when he found a fresh victim in General Sickles' daughter. Since his elopement with her he had refrained from making himself conspicuous enough to get into the papers.

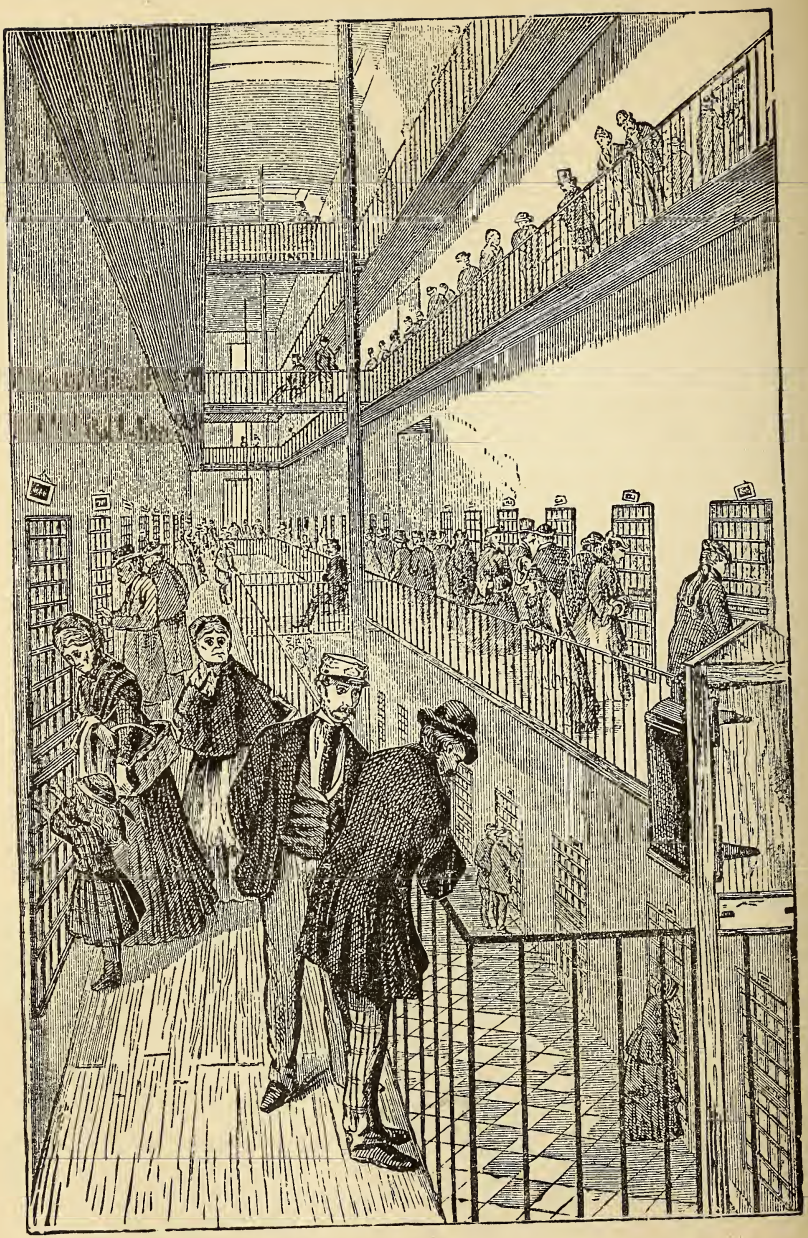
Quite an elaborate fraud, though he was by no means the equal of McCarty, was in the Tombs by

proxy. In October, 1879, a genteel foreigner, about 27 years old, calling himself Count Maurice De Fez, took apartments with a private family on Twelfth street. He lived at Spanish and French restaurants, and was allowed to run up large bills there. He claimed acquaintance with leading resident foreigners, and talked of taking service in the Cuban army. In the meantime he became very attentive to a prepossessing young lady on Twenty-fourth street, an orphan, who finally agreed to marry him and sail for France, where, he said, they should settle on his estate. In view of the event, the young lady sold off all of her furniture and made preparations for the departure. Then the Count confided that he was short of funds, and obtained from her about $300. The French Consul was invited to give the bride away, and many well-known French and Spanish residents were asked to be present. The Count ordered a wedding breakfast, to cost $350, from a well-known restaurateur, into whose confidence he had worked himself, and in ordering, he succeeded in borrowing $25 on the strength of his approaching marriage with an heiress. He also ordered many valuable presents for his affianced, but managed to stave off payment. Three days before the wedding the Count drove up to his lodging house in a carriage, packed his trunks and mysteriously disappeared. When the fact was told to the lady, she took it quietly, and canceled the invitations and all wedding arrangements. A detective was employed to hunt up the Count, and on the day that should have been that of the wedding the officer appeared at the

Tombs with a prisoner. But it was not the Count De Fez. That ingenious nobleman when last heard from was enjoying himself in Canada.

Since the time of the Count De Fez, the Tombs has held a very illustrious and successful fraud in the Right Hon. Arthur Pelham Clinton, who was arrested for confidence operations in New York, and afterwards extradited to Utah, to answer to the forgery of drafts on England which the Utah bank cashed. Clinton was a very fair sample of a style of fraud which has become quite common in this country—the bogus lord. He was known to the London police as a pickpocket and thief. When they made it too hot for him in England, he crossed the Atlantic, and made a hit in society as an Englishman of high position.

Among the famous confidence men of this city whom the Tombs has held are Harry Gifford, otherwise known as "the Prince," whose first term there was for swindling his own mother; and Hod Bacon, a most dangerous old operator, with a pleasant manner and a plausible address, which have found many victims. Hod Bacon is the man who spent a week at a Jersey camp-meeting a couple of years ago, taking an apparently deep interest in all the proceedings, even rising to exhort the worshipers several times, and establishing such an intimacy with the devout Jerseymen that he came back to town rich enough to live in retirement for a year. Unfortunately for him, he had among his victims a muscular old blacksmith, who, on the occasion of a visit to New York, met his victimizer face to face in



Interior Viewr of the Tombs Prison.

the street. A fight followed, which led to the arrest of both. Bacon was identified, and a number of people who learned of his whereabouts by the report of the arrest in the papers, brought charges against him. He is now paying the penalty for them at Sing Sing.

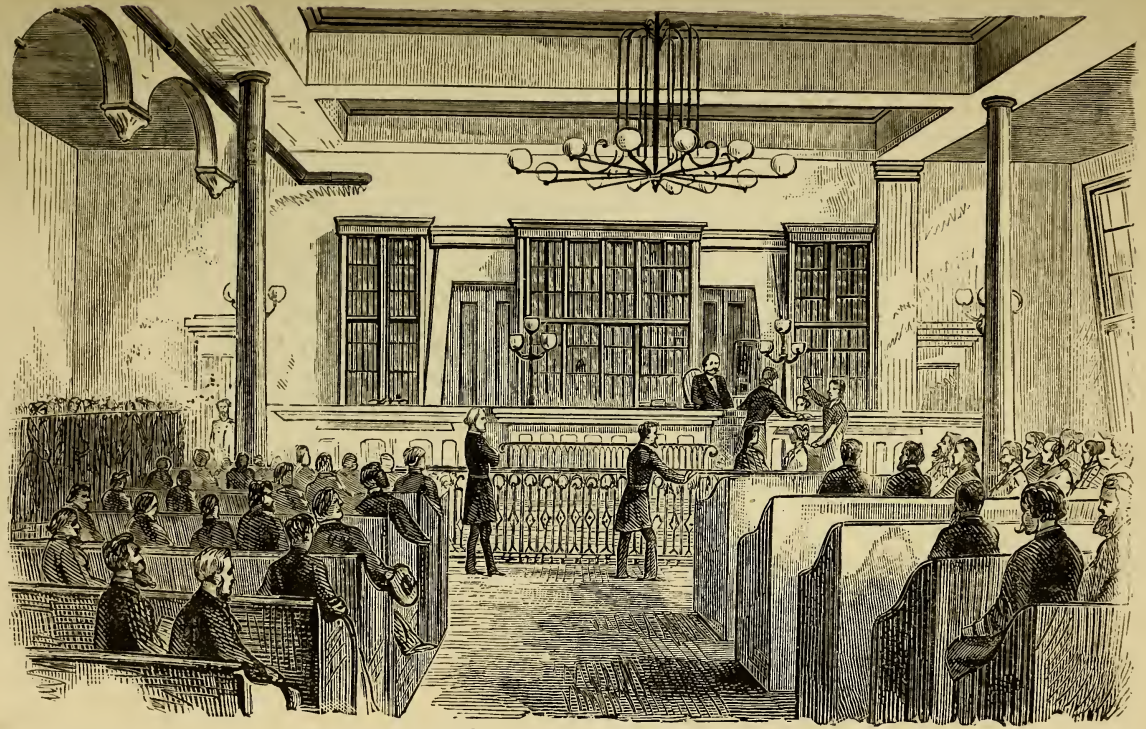
INSIDE VIEW.

The Tombs is a suggestive place at an early hour on Sunday. Saturday night is a "gala day" with the low city population. With money in the pocket, and no work to do the next morning, men crowd the drinking places, break the peace, and are arrested by the wholesale. There is a room in the prison known as the Bummers' Cell. It will hold about two hundred. In it persons arrested on Saturday night are confined. Here are to be found all characters, classes, conditions, and ages; drunkards, brawlers, rioters, boys, men, some well dressed, some on their first spree; well-to-do mechanics, even respectable citizens, with men crazed by bad rum, or yelling with delirium tremens, making a Pandemonium not found outside of New York. The court room juts into the prison yard, and the prisoners are brought before the justice through a rear door, and are not carried outside at all. The court opens at six o'clock on Sunday morning, and a large part of the prisoners are discharged. Many of them are arrested without cause; though the captain at the station house is satisfied of that fact, he can discharge no one. He must lock up all who are brought to him. The innocent and the guilty pass the night in the station house, to be dis-

charged, if discharged at all, by the justice the next morning.

THE COURT ROOM.

Justice Dowling, who died a few years ago, was a remarkable man. He was short, very bald, with brilliant dark eyes, very prompt and decided. The following was the invariable scene in court: Before the judge is brought a motley crowd. He inquires into each case, and is judge, jury, and counsel. He decides at once, as the prisoners come before him—fine, imprisonment, or discharge. He reads intuitively the characters, knows when the parties are telling the truth, has sympathy with the poor creatures who are on trial, leans to the side of mercy, stands between the prisoner and the oppressor, becomes an advocate when the complainant is disposed to be crushing, and with the advice he gives, his warnings and admonitions, and even in his judgments, he sits more as a father than as a stern judge. Nearly all the arrests are for drunkenness, or for crimes growing out of it. Well-to-do men and very good looking women from the rural districts, who come in to see the sights, get tipsy, and visit Judge Dowling before they leave the city. If parties are drunk, and not disorderly, they are invariably discharged. Parties who are arrested for the first time, or who are not known to the police as having been arrested before, are discharged. Wit, humanity, and good nature, with strong common sense, unite in the judge. Persons frequently make complaints from revenge. Women come to complain of their husbands, and husbands of their wives. The



TOMBS, SUNDAY MORNING

keen, discriminating judge turns the tables, and often sends the prisoners out of court, and the complainant into the cells. When the order is given to bring in the prisoners, it is a sight to see. A hundred or two come in with a rush. Young women in the latest style of dress, a little the worse for a night in the Tombs; old men tattered and torn, hatless and without shoes, looking as if they had escaped from Bedlam; battered and dilapidated women, with black or bloody eyes; women whose faces have been beaten to a jelly by their husbands; boys of thirteen, hardened as if they had graduated from prison; young clerks handsomely dressed, with flashing jewelry; respectable men, standing well in society; burglars, thieves, pickpockets, black, tawny, and white, of every nationality, and in every possible condition, all huddled together, to answer for misdemeanors or breaches of the peace.

THE JUDGE ON THE BENCH.

The roll before the judge contains the name of every person arrested, or such name as he chooses to give. As his name is called, each party stands up before the judge. The officer gives his testimony, the prisoner tells his story, and the judge decides whether the party shall be discharged, be fined, or be remanded to his cell for trial at the Court of Sessions. It is a curiosity to study the face, hear the testimony, and listen to the administration of justice. Two maidens from the sidewalk are brought up, with their veils down and their faces hid. To the stern command of the officer in charge the veil is

lifted, if not, the veil comes off, bonnet and all. The girls were fighting at the corner of the street, and would not move on. "You have made it up," said the judge; then shake hands and go." An old rum-soaked woman pleads for mercy. "No; I'll send you up. It will do you good, and take the rum out of you." A young girl of sixteen begs to be allowed to go home; she only got a little tight, she says. "Well, go, but don't you come here again." But she does not go. The next case called brings her up on to the stand again. "Didn't I tell you to go?" said the judge. "Yes, sir; but I want to take my friend with me. She was no worse than I was." "Then you are not content to go by yourself?" "No sir, It won't hurt your honor to be kind to the poor girl." "Well, go, and don't you let me see either of you inside this court again." And away they go, locked in each other's arms, dancing out of the door. A man complains of a dilapidated-looking woman for breaking every window in his house. "What did you do to her to induce her to do that?" the judge says. "Nothing. She wanted to stay in my house, and there was no room, and I turned her out, and then she broke my windows." "What sort of a house do you keep?" "A boarding-house." "Yes, I know what sort of a boarding-house you keep. You live on the blood and bones of these poor creatures, and when they can't serve you any longer, you kick them into the street. You ought to be ashamed of yourself, a great, big, burly fellow like you engaged in such business. She broke your windows, did she? She ought to have broken your head. If you are ever brought before

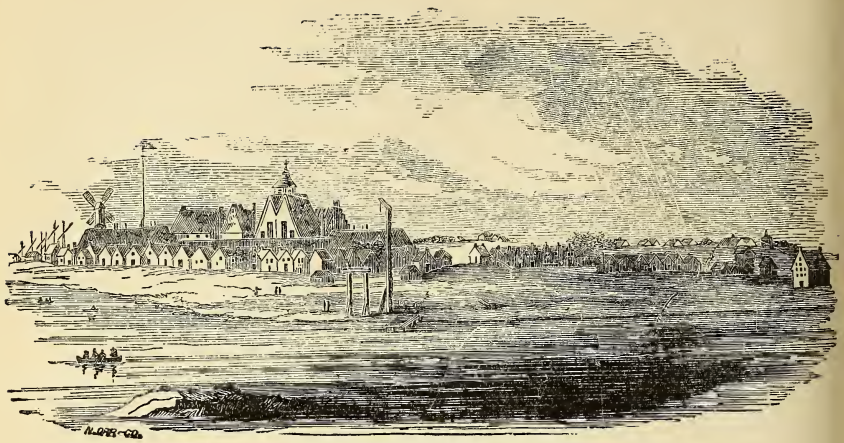
me, as you will be very soon, I'll send you to the penitentiary. Now clear out. I won't hear a word from you." To the criminal he says, "I shall have to commit you for a breach of the peace. But if you break any more windows, I shall send you to the penitentiary." A man is arrested for beating his wife. Her face is pummeled to a jelly. When asked for her testimony, she says, with trembling, "I don't want to harm him." "Can you support yourself?" the judge asks. "O, yes, your honor. I have to support myself, and him too." "Then I'll send him where he won't beat you any more, for six months at least." A woman brings a charge against her husband for beating her. The husband admits the chastisement; but he has four small children, his wife gets drunk every day, and pawns the bread off the table for rum. "Well," the judge says, it is a hard case but you musn't strike your wife. If she gets drunk again come to me. I'll send her where she can't pawn your bread."

And so the trials go on. Full two thirds are discharged. With many it is the first offense. With others a night in the prison is punishment enough. Many belong in the navy; they are sent to their ships. Many live in Jersey, Hoboken, Brooklyn, Harlem, Mott Haven. They promise to leave the city and never come back, and are generally escorted over the river. I doubt if anywhere else justice is meted out in such generous measure as in the Tombs. Hardened villains, and real scamps and rogues, have little chance; but the poor creatures who have no one to care for them have a friend in the judge. Often a

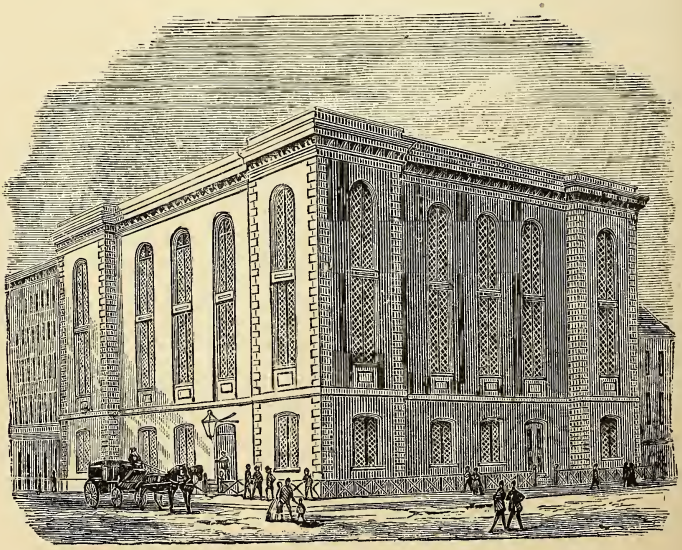
gleam of sunshine lights up the dreary room, and the laugh goes round. He sends a prisoner out to find the witness who fails to come and testify against him. Somebody's kitchen misses a cook on Sunday morning. She appears before the judge, well dressed, but very much ashamed. "Do you suppose you can find your way home?" the judge says to her. "Well, go, but don't do that again." To another, "Go, but if you come here again I'll send you to the penitentiary." So with caution, entreaty, expostulation, and judgment, justice is administered at the Tombs.

DIVINE SERVICE.

The Sisters of Charity have the women and boys under their charge. They have a fine chapel in the upper part of the Tombs all to themselves; no one is allowed to disturb them, and visitors are excluded. The Protestant worship is without chapel or room for service. The preacher stands on the platform of the corridor, and the bummers are brought from their cell and placed in the lower part of the long hallway. Some sit on the few benches that are provided, some sit on the stone floor, many stand. The prisoners in their cells cannot be seen by the preacher. They can hear or not as they please. Company is allowed in the cells during service. The hum of conversation goes on; the prisoners read, smoke, or write; walk, sit, or go to bed. Besides the iron grated door which the keepers lock, there is an inside, closely fitting wooden door, which the prisoners can shut if they please, and which they often do. If the preacher says anything they do not like, they throw it to, with



View of New York in 1664.



Ludlow Street Jail.

a slam. A little shelf, screwed on to the iron railing of the platform, makes the pulpit. There is no music, no singing, nothing attractive. The service is constantly interrupted by the business of the court. Prisoners are called for, their names shouted out, and they are brought down from one tier of cells to another, for trial or discharge. The buzz of talk is heard, the yawning of the weary, the prisoners mocking or imitating the preacher, and blending with all this is the yell of the maniac and the howl of the victim of delirium tremens. The contrast between the Catholic service in prison and the Protestant is very marked. The Catholic worship is made attractive and enjoyable. Pleasing Sisters of Charity take charge of the services, and able priests minister at the altar. The Protestant worship is as bare, tedious, and unattractive as can be imagined. There is little in it that is tender, affectionate, or winning. It can be, and ought to be, at once improved.

LUDLOW STREET JAIL.

Another noted place of confinement, although recently shorn of a fragment of its terrors, is Ludlow Street Jail. It is located on Ludlow street, adjoining Essex Market. All persons arrested upon process, authorized by the Sheriff of New York County, are placed in Ludlow. Ferdinand Ward and James D. Fish rested here for many months before going to the penitentiary, and the "boodle aldermen" also occupied its choicest cells. Persons placed in Ludlow, who are unable to pay for extras, may live like prisoners. For twenty-five dollars a week they can obtain a

comfortable room, the bars of which are concealed by paper, and the stone tiling by carpets, and food better than that served to ordinary prisoners. While the Constitution of the Empire State forbids an arrest for debt, the majority of prisoners confined in Ludlow, come under the debt clause. A creditor who fears that his debtor is about to leave the State, can procure his arrest by the sheriff. A couple of years ago, the Assembly limited the periods of confinement under such arrests, so that it is now impossible to detain a creditor longer than a few months. Formerly, creditors could obtain the arrest of unfortunate debtors, and they would be obliged to remain imprisoned until the judgments were satisfied, even though it be years. Prisoners have always been systematically robbed by the deputy sheriff's, who hunt up bondsmen, friends, etc., and charge for their services at a rate which would give a Shylock heart disease.

CHAPTER XIII.

THE FIVE POINTS.

A SCENE AT FIVE POINTS—LADIES' FIVE POINTS MISSION—ORIGIN OF THE WORK — THE FIELD SELECTED — THE NATIONALITY OF THE LOWLY—THE MISSION BEGUN—A WALK AROUND FIVE POINTS—THE MISSION OF THE BEAUTIFUL—HOW THE WORK IS SUPPORTED—SUCCESS OF THE MISSION WORK.

AS the superintendent of our mission establishment was looking out of his door, he saw a man running up the street, apparently in a state of wild excitement. His coat was off, he had no hat on, and his feet were bare. The superintendent approached him, and led him into his room. He soon sank into unconscious slumber. He remained in this condition an hour. The prayer-bell sounded, and he started in alarm, and cried out, "What's that?" He was told it was the prayer-bell. "Prayer-bell!" exclaimed the man. "Prayer-bell! Do you have prayers in this dreadful locality?" "We have prayers," said the superintendent, and invited the man to go in. He went in, and his sobs and cries so interrupted the service, that it was with difficulty that the parties proceeded. He soon learned where he was: he then made a clean breast of himself.

He was a Western merchant; he had a load of butter on the way to Boston; he was a man of good standing at home; a class leader in the Methodist church. Having leisure, he took a stroll around New York to see the sights. A respectably-dressed and good-looking woman asked him to treat her. As he wanted to get material for a letter that he was to send home, he thought that a compliance with her request would enable him to see a side of life that he could not otherwise see, so he went in to treat. Having drank, she insisted upon treating him. A teetotaler at home, he complied with her invitation, and drank. From that time till he was awakened by the prayer-bell he had no distinct consciousness. He had an indistinct recollection of being led down some dark, damp steps. He had over one thousand dollars in money with him, and he recollected taking that out. Money, watch, hat, coat, — all were gone. "Can't I get my money and my coat?" he asked. "Yes," said the superintendent, "I can get them for you, but you must go before a magistrate. Your name, place of business, and all about you, must come out and be blazed in the papers." "Then let it all go," he said; "I had rather lose my money than my good name." Money was furnished him; coat, hat, and shoes were supplied, all of which he promptly paid for when his butter reached Boston. His search for things to put into a letter was so amply rewarded, that he will not probably try it again. New York is said to be a very wicked place, full of traps and gins, pitfalls and snares; but gentlemen from the country are the persons who generally fall into them.

LADIES' FIVE POINTS MISSION. — ORIGIN OF THE WORK.

Thirty years ago a few ladies assembled in a brown-stone mansion up town, to consult on the best methods of reaching the destitution of the city, and doing missionary work. One of them suggested that it would be better to go where the poor and neglected children really were, and proposed to open a mission at Five Points. It was then a dangerous locality, full of bad men and bad women, the resort of burglars, thieves, and desperadoes, with dark, under-ground chambers, where murderers often hid, where the policeman seldom went, and never unarmed. A person passing through that locality after dark was sure to be assaulted, beaten, and probably robbed. The noise of brawls nightly filled the air; shouts for police and cries of murder brought the inmates from their beds. The proposition that a lady should go into such a locality to do mission work was received with astonishment.

THE FIELD SELECTED.

Persons who perambulate Broadway, on a pleasant day, who look on the elegantly-dressed throng that crowd the pavement, and through the costly plate-glass at the rich goods displayed, would be slow to believe that within a stone's throw squalid want and criminal woe have their abode. Here lie the Fourth and Sixth Wards, so famous in the history of crime in New York. In this locality one walks amid drunkenness, wretchedness, and suffering, within sound of the rumble of Broadway, within sight of the merry, gay, and well-dressed thousands who move up and down this thoroughfare of the city. No pen

can describe the homes of the lowly where the New York poor lodge. It is a region of wickedness, filth, and woe. Lodging-houses are under ground, foul and slimy, without ventilation, and often without windows, and overrun with rats and every species of vermin. Bunks filled with decayed rags, or canvas bags filled with rotten straw, make the beds. All lodgers pay as they enter these dark domains. The fee is from five to ten cents, and all are welcome. Black and white, young and old, men and women, drunk and sober, occupy the room and fill the bunks. If there are no beds, lodgers throw themselves on the hard, dirty floor, and sleep till morning. Lodging-rooms above ground are numerous in the narrow lanes, and in the dark and dangerous alleys that surround the Five Points. Rooms are rented from two to ten dollars a month, into which no human being would put a dog, — attics, dark as midnight at noonday, without window or door they can shut, without chimney or stove, and crowded with men, women, and little children. Children are born in sorrow, and raised in reeking vice and bestiality, that no heathen degradation can exceed.

THE NATIONALITY OF THE LOWLY.

Every state in the Union, and every nation almost in the world, have representatives in this foul and dangerous locality. Its tenant and cellar population exceed half a million. One block contains 382 families. Persons composing these families were, 812 Irish, 218 Germans, 186 Italians, 189 Poles, 12 French, 9 English, 7 Portuguese, 2 Welsh, 39 Negroes, 10 Americans. Of religious faiths 118 represented the Protestant, 287 were Jews. 160 Catholics; but of 614 children, only 1

in 66 attended any school. Out of 916 adults, 605 could neither read nor write. In the same block there were 33 underground lodging-houses, ten feet below the sidewalk, and 20 of the vilest grog-shops in the city. During five hours on the Sabbath, two of these grog-shops were visited by 1054 persons, — 450 men and 445 women, 91 boys and 68 girls.

THE MISSION BEGUN.

Resolved to attempt mission work in this dangerous and neglected locality, the heroic women who founded the Five Points Mission secured a room opposite the Old Brewery. This famous building stood in the centre of the Five Points. It was filled with a vile and degraded population. Over a thousand persons were tenants in the building. The mission-school opened with a group of rude, untamed children. They were lawless as wild Arabs. The Conference of the Methodist Church assigned Rev. L. M. Pease to this station, and here he commenced the great work with which his Home has been so long and so favorably connected. The ladies purchased the Old Brewery, had it pulled down, and on its site erected the elegant Mission House, which has been such a blessing to the lowly. Besides the school-rooms, and chapel for day and Sunday service, the building contains tenements for sober, industrious poor who are well behaved, and here they find, at a low rent, comfort.

About thirty years the lady founders of this institution have carried on their great and good work. They still conduct the work. From this institution the first company of sorrowing and neglected chil-

dren were taken to comfortable Christian homes in the West. The kindred institutions of Five Points House of Industry, and others, were founded by men who were once in the employ, and received their lessons from, the Old Brewery Mission. The whole locality has been changed. Nearly thirty years of work, designed to rescue little suffering childhood, and to do good to the perishing, in the name of the Lord, has produced ripe, rich fruit. The Old Brewery has fallen, and a costly mansion, the gift of Christian munificence, occupies its site. The House of Industry stands opposite. Cow Bay and Murderer's Alley, with rookeries and abodes of desperate people, have passed away. Comfortable tenements occupy their place. The hum of busy toil and industry takes the place of reeking blasphemy. Trade, with its marble, granite, and brown-stone palaces, is pushing its way into this vile locality, and is completing the reform which religion and beneficence began. On a festive day, such as Thanksgiving and Christmas, the ladies welcome their friends to a sight worth travelling many miles to see. From six hundred to a thousand children, homeless, houseless, and orphaned, each with a new suit or dress made by the lady managers and their friends, singing charmingly, exhibiting great proficiency in education, and a wonderful knowledge of the Bible, sitting down to a well-laid table, it is touching to see. Hotels, marketmen, bakers, confectioners, and friends generally, make liberal contribution to feed the little ones. Loaves large enough for a fancy scull on the Hudson, pyramids of candies, and cakes and good things by the hundred weight, dolls, toys, and presents, are abundant so that each little one bears some gift away.

A WALK AROUND FIVE POINTS.

A walk through the streets in the neighborhood of this Mission will show where the materials come from of which it is composed. Forty thousand vagrant and destitute children are in this field. Their parents are foreigners. They are too dirty, too ragged, and carry too much vermin about them, to be admitted to the public schools. Their homes are in the dens and stews of the city, where the thieves, vagabonds, gamblers and murderers dwell. With the early light of morning they are driven from their vile homes to pick rags and cinders, collect bones, and steal. They fill the galleries of the low theatres. They are familiar with every form of wickedness and crime. As they grow up they swell the ranks of the dangerous classes. Our thieves, burglars, robbers, rioters, who are the most notorious, are young persons of foreign parentage, between ten and seventeen years of age. The degraded women who tramp the streets in the viler parts of the city, who fill the low dance houses, and wait and tend in low drinking-saloons, graduate in this vile locality. Over a thousand young girls, between the ages of twelve and eighteen, can be found in the Water Street drinking-saloons. To this same character and doom these forty thousand children are hastening. All around this Mission, children can be seen who come up daily from the brothels and dens of infamy which they call their homes, where women and men, black and white, herd together, and where childhood is trained up, by daily beatings and scanty fare, to cruelty and blasphemy. To rescue them, this Mission Home

was founded. They are made clean, are clad comfortably, and learn to sing the sweet songs about the Savior and the better land. Nearly twenty thousand, since the Mission was founded, have been rescued from these hot-beds of wickedness, and placed in good homes here and at the West. Many, through the kindness of friends, have been sent to seminaries, from which they have graduated with honor. Not a few are first-class mechanics. Some of these hopeless classes, as the world regards them, rescued by the Mission, are clerks and cashiers in banks, insurance offices, and places of trust. Little girls picked up from the streets, found in the gutter, taken from dens of infamy, brought to the Mission by drunken women, — many of whom never knew father or mother, — are now the adopted daughters of wealthy citizens, the wives of first-class mechanics, of lawyers, and princely merchants. They owe their deliverance from disgrace and shame to the outstretched arms of these Missions.

THE MISSION OF THE BEAUTIFUL.

The work of rescuing the fallen and the lost is no longer an experiment. The rooms in which the children are gathered are quite elegant. The decorations are the gifts of friends. If Mary breaks the alabaster box of precious ointment on the Savior's feet, what right has Judas to find fault? It costs him nothing. She will be quite as ready to aid the poor as if she had not given this costly expression of her love. Without pleasant rooms, music, song, and marks of taste, the lower classes cannot be reached. Few are fitted to labor in such mission work. Patience, a loving heart, and

warm sympathy for the distressed, are essential. A teacher neglectful of her dress, untidy in appearance, harsh in voice, and repulsive in manner, can do little good in this field. The children who compose the Mission come from homes of wretchedness and suffering. They know want, they know brutality, they are familiar with cruelty. They enter a new world when they enter the Mission. Kind voices welcome them; tender hands remove the rags and put on comfortable clothes; they are led to the table, where they take the only meal they ever took without stint and without terror. A beautiful lady receives them at the school-room door. The dress and kind tone make the little wanderer think she is an angel. The child never tires looking at her teacher, her ornaments, her pleasant face, and wondering if she will ever be cross, if she will ever strike her, or turn her out of doors. The piano is sounded, and the child is startled as the full tide of song rolls through the room. She has taken her first upward step in life. Could you hear that swelling chorus, so full, so accurate, so joyous, and your eyes were shut, you would imagine that you were in a cathedral, hearing a choir trained by a master's hand, rather than a few hundreds of vagrant children taken from the purlieus of New York.

To-morrow this little rescued one will sing her first song to the Savior. She will try to be like her teacher, and will make an effort at cleanliness. Then she will fix her hair with her fingers, get bits of faded ribbon or colored tissue paper for a rosette, fastened in its place by a pin ornamented with a glass bead. Lord Shaftesbury helped the working-men of England to rise by encouraging a love for flowers, making what were

called window-gardens, and growing brilliant flowers in the windows of the London poor. The labors of a quarter of a century have proved that next to food and clothing the Mission of the Beautiful is the most reforming of all the agencies now employed in London. The lady who founded Five Points Mission carried out the same idea. She opened her school in this degraded locality with the same dress and ornaments that she wore at church or when she called upon a friend. She was received as a visitant from another sphere. Her influence was at once established, and for seventeen years it has remained undiminished. The miserable homes she visited to bless knew that she could not seek the society of Five Points for her own pleasure. Degraded women heard with wonder the story of the Cross from her lips. They believed her when she said she came to them for His sake who left heaven to die for men, and when on earth had not where to lay His head.

HOW THE WORK IS SUPPORTED.

Over half a million of property has been consecrated to this great work among the neglected, the abandoned, and the lowly. The whole of it has been a voluntary offering to Christ from the benevolent. This Mission has no funds, but relies upon the voluntary donations of food, clothing, and money which are sent in from every portion of the land. The institution is constantly increasing in efficiency, and enlarging its work. Yet the donations keep pace with its extent. The doors are open to all comers, day and night. Railroads and expressmen bring donations free of charge. The beneficence of our land, in the city and in the country, has

a fitting memorial in this dark and terrible locality of the metropolis.

SUCCESS OF THE MISSION WORK.

The leading soprano of one of our largest and most popular churches, who was recently married to the son of a wealthy merchant in New York, was brought to the door of one of the Five Points Mission Houses by a drunken woman, who left her young charge and departed. The little stranger was taken in. She has never known father nor mother: the child of neglect and suffering she evidently was. Scantily clothed with ragged garments, hungry and sorrowful, she found in the Mission the first sympathy she had ever known. She proved to be a bright and cheerful child, and apt to learn. She developed early a taste for music. Kind friends furnished means to cultivate her talent. She has never despised her adopted home, or been ashamed of the friends who rescued her. Had she been born in Fifth Avenue, among the upper ten, her prospects in life could hardly have been fairer.

A REMARKABLE MEETING.

On Thanksgiving Day, four young men and their wives met together for a social dinner. One of them was cashier of a leading New York bank, one of them was book-keeper of a large insurance office, another was confidential clerk in a leading mercantile house, the fourth was a rising lawyer. The wives of all were intelligent and accomplished, and moved in good society. The dinner was given at the house of one of the party. It was a genteel residence, handsomely

furnished. The hand of taste and liberality adorned the dwelling and presided over the table. Those four young women were taken out of the slums of New York, when they were little children, by Christian women. They were removed from the reeking atmosphere of vice and blasphemy, and brought under the genial influences of religion. They were turned from the black pathway that thousands tread to the narrow way of intelligence and purity. The young men were born in the dark chambers of lower New York, where the depraved herd by hundreds. They started life with a training that would have fitted them to swell the crowded ranks of the desperate classes, under which they would perhaps have ended their days in the prison or on the gallows. But a kind Providence brought them within the reach of these Mission Homes, and they were saved — saved to themselves, saved to society, saved to their Savior; for all of them are devout members of the church of God, and earnest laborers in the mission work of the city.

ANOTHER GOOD WORK.

Close by the Mission is the large and commodious Newsboys' Lodging House, where these little street Arabs have good beds, baths, school-rooms, and a large hall for lectures and entertainments. Here they live cheaply and cleanly, and are encouraged to save money. Good places are also found for many of them at the West and elsewhere.

CHAPTER XIV.

THE BOWERY.

THE FLASHIEST OF ALL THE FLASH STREETS IN THE METROPOLIS.—ITS APPEARANCE ON SUNDAY.—THE PERSONS WHO INHABIT IT.—LAGER BEER GARDENS.—A WALK UP THE AVENUE.

THE Bowery is the flashiest of all flash streets in the metropolis. It is celebrated from pole to pole and is equally as widely known abroad as Wall street and Broadway. The Bowery never was an aristocratic street; it never aspired to be anything, and its expectations were well verified. It used to be an old country road and persons who settled along it built their houses near the road's line, and in the course of time a street was formed. The Bowery starts at Chatham Square, breaking out from a network of small streets like Chatham, Pell, Division, Mulberry, Baxter, New Bowery, Mott and East Broadway, the Bowery runs in a crooked, northerly fashion. It widens a trifle at Canal street but at Grand it branches out and becomes the broadest thoroughfare in the city. It does not narrow again and finally loses itself at Sixth street, where part of it forms Fourth avenue, and the remainder goes to Harlem with Third avenue. The Bowery is about a mile long. Its stores and warehouses are mainly of the shoddy sort. There

are a couple of banks, one theatre and a wholesale house or two of some respectability and pretensions, but that is all. It is gridironed by elevated roads overhead and surface lines block the street below, and is no place for aristocratic trade. The great mass of tradespeople are foreigners. The children of Israel are numerous and have here their headquarters for cheap jewelry, furniture and clothing. Saloons, "free and easies," dance halls, prize fighters' rooms, "opium joints" and shooting galleries abound, while pawnbrokers and policy knaves flourish. It is also the great rendezvous for cheap miliners and small traders.

THE BOWERY ON SUNDAY.

To be seen in its glory, the Bowery must be visited on Sunday morning and night. Broadway is quiet, the lower part of the city still, but the Bowery is alive with excitement. The clothing establishments of the Hebrews are opened for trade. Many of the race are apothecaries, jewellers, and keepers of drinking saloons. These men have no conscience in regard to the Christian Sabbath. Early they are at their places of business. Their stands on the sidewalk are crowded, and, as their custom is, they solicit trade from all passers by. The degraded population who live in the filthy region east of Bowery, from Catharine to Canal Streets, come up on to the pavement of this broad thoroughfare to breathe and drive their trade. Early in the morning troops of young girls can be seen, thinly clad and barefooted, on their way to the dram-shops. These shops are very numer-

ous, and, with the lager beer gardens, are opened early, and are crowded. These places are mostly kept by Germans. The Italians and Irish are also in the business. On the afternoon of Sunday, Bowery, for its entire length, is crowded. At night it is brilliantly illuminated, and the drinking places are filled by thousands of women, children and men. The lowest drinking places, the vilest concert saloons, negro ministrelsy of the lowest order, and theatricals the most debasing, distinguish the pastimes of the Bowery. These places, open on Sunday, are jammed to suffocation Sunday nights. Actresses too corrupt and dissolute to play anywhere else appear on the boards at the Bowery. Broad farces, indecent comedies, plays of highwaymen, and murderers, are received with shouts by the reeking crowd that fill the low theatres. News-boys, street-sweepers, rag-pickers, begging girls, collectors of cinders, and all who can beg or steal a dime fill the galleries of these corrupt places of amusement. There is not a dance-cellar, a free-and-easy, a concert-saloon, or a vile drinking place, that presents such a view of the depravity and degradation of New York as the gallery of a Bowery theatre.

LAGER BEER GARDENS.

These immense establishments, patronized by the Germans, are located in the Bowery. They will hold from a thousand to fifteen hundred persons. The Atlantic Gardens will seat comfortably, up stairs and down, one thousand. All day on Sunday they are filled. People are coming and going all the

while. The rooms are very neat, and even tastefully fitted up, as all German places of amusement are. The vilest of them have a neatness and an attractiveness not found among any other nation. The music is first class. A piano, harp, violin, drums, and brass instruments, are played by skillful performers. The Germans visit these gardens to spend the day. They are eminently social. They come, husband and wife, with all the children, brothers and sisters, cousins and neighbors; nor are the old folks omitted. The family bring with them a basket of provisions, as if they were on a picnic. Comfortable rooms are provided for their entertainment. They gather as a family around a table. They exchange social greetings, and enjoy to their bent the customs of their fatherland. They play dominoes, cards, dice; they sing, they shout, they dance; in some places billiards and bowling are added, with rifle shooting. The room and entertainment are free to all. A welcome is extended to every comer. The long bar, immense in extent, tells the story. Here the landlord, his wife, and may be his daughters, with numerous waiters, furnish the lager beer which sustains the establisment. The quantity sold in a day is enormous. A four-horse team from the brewery, drawing the favorite beverage, finds it difficult to keep up the supply. A large portion of the visitors are young lads and girls. So immensely profitable is the sale of lager beer in these gardens, that the proprietors are willing to pay at any time quite a sum to any large association who will spend the day on their premises.

A WALK UP THE AVENUE.

Leaving the City Hall about six o'clock on Sunday night, and walking through Chatham Square to the Bowery, one would not believe that New York had any claim to be a Christian city, or that the Sabbath had any friends. The shops are open, despite the Sunday law, and trade is brisk. Abandoned females go in swarms, and crowd the sidewalk. Their dress, manner and language indicate that depravity can go no lower. Sunday theaters, concert saloons, and places of amusement are in full blast. The Italians and Irish shout out their joy from the rooms they occupy. The click of the billiard ball, and the booming of the ten-pin alley, are distinctly heard. Before midnight, victims watched for will be secured; men heated with liquor, or drugged, will be robbed; and many curious and bold explorers in this locality will curse the hour in which they resolved to spend a Sunday in the Bowery.

CHAPTER XV.

INCIDENTS IN CITY EVANGELIZATION.

THE NEW YORK CITY MISSION—ORIGIN OF THE WORK—THRILLING INCIDENTS—TEMPERANCE IN A RUM SALOON—RESCUE OF THE DESTITUTE — A SOLDIER IN TROUBLE — A YOUNG MAN'S STORY — NOT EASILY DISCOURAGED — A MISSIONARY'S DAILY WORK — A FOOL ANSWERED ACCORDING TO HIS FOLLY.

THE New York City Mission, though not under that name, was founded February 19, 1827. Into this was merged the Young Men's Tract Society which was formed in 1825. The work of the society for two years was to supply with tracts the shipping, markets, humane and criminal institutions, and the outskirts of the city. In June, 1832, a new feature in the work was introduced, especially by the lamented Harlan Page. It was the concentrated effort and prayer for the *salvation of individuals.* This gave directness and efficiency to the society, and missionaries were employed to labor in the destitute wards of the city. From November, 1834, to 1866, the number of regular missionaries increased from twelve to forty-five. The work among the New York poor and neglected has continued for over fifty years. The society now employs forty-six missionaries, with twenty stations. These men, during a

single year, have made about one hundred and twenty thousand visits to the neglected homes of the city, have reached fifty-three thousand nine hundred families, and have distributed nearly two millions of tracts in twelve different tongues. Walking through the lanes and by-ways of the city, they persuade the multitudes to go to the house of God and to the Sunday School. Their work among neglected and vagrant boys and girls is very successful. Temporary relief has been afforded to the needy, and employment found for the stranger. Friendless girls —and they are counted by thousands—have been led to houses of security and protection. Fallen women have been led back to the path of rectitude, and over ten thousand have been led to attend some place of worship. Young men have been enlisted in the mission work; religious reading has been furnished to police stations and the rooms of firemen; and this presents but a feeble view of the work of all shades and hues that the lowly demand, and these devout and self-denying men perform.

THRILLING INCIDENTS.

No book of romance could be made as thrilling as one filled with the details of real life among the destitute poor of New York. Men and women come here from all the cities and towns of the Union and the world. They come for hope of gain; to make a fortune; to get a livelihood, and to hide their characters in the wilderness of this great people. Many bring with them a little money, and hope to increase their store. Many are seduced from home by offers of

employment. Many come under promises of marriage. Sickness, bad society, sudden temptation and crime plunged them into want. Many sincerely repent, but are not able to escape from the mire into which they have fallen. The arm of the benevolent and the religious must help and rescue the fallen. In the thousands of visits that missionaries pay, facts that thrill the heart and move the compassion are daily gathered.

TEMPERANCE IN A RUM SALOON.

In a saloon where tracts had been previously left without opposition, the keeper said to the assistant, "I wish you and your tracts were in hell; you have made my customers crazy; you have injured my business." This was said with oaths and curses. As the visitor left the house, a man followed him, who said, "That barkeeper told some truth. I was a hard drinker; within six months I have spent five hundred dollars in his house; but since I read your tracts I have quit drinking, and spent my time in seeking my soul's salvation." He stated that three others had followed his example, and they went together to church on the Sabbath.

As the assistant was crossing the Brooklyn ferry, he was accosted by a genteely-dressed man, who said, "I believe you are the person who, in August last, took a wretched, bloated drunkard into the mission in Greenwich Street. After he signed the pledge, you gave him some clothing, and money to pay his fare to Brooklyn." The assistant remembered such a case. "Well," said the man, "I am that man. Leaving you, I went to my old employer, told him

had signed the pledge, and asked him to try me again. With many fears he took me back. I thank God that by his grace I have kept my pledge, and gained my employer's confidence. I am now a member of the church, and an officer in the Sabbath School."

RESCUE OF THE DESTITUTE.

A Christian lady, riding from Newark to New York, met in the cars a girl in distress, and on reaching the city, she led her to the mission. The girl's story was briefly this: She was a German orphan, sixteen years old, at service in Erie, Pa. Another girl had persuaded her to go with her to New York, where, she was told, she could live without doing much work. Having money on hand, saved from her earnings, she agreed to go; and they started together. At Dunkirk, in the changing of cars, they became separated, and this girl remained and took the next train. A respectable looking woman in the same car, seeing her weep, tendered her sympathy, and told her she lived in New York, and would take her to a good place. On their arrival at Jersey City, she took the cars for Newark, N. J., where they put up at a public house, and occupied the same room for the night. When the girl awoke in the morning, her money, and her clothing, and her friend were gone. She could not leave her room, she was completely stripped. The wife of the hotel keeper had compassion on her, and gave her an old dress and a ticket to this city. Her experience among strangers had made her anxious to return home. The funds

needful to clothe her comfortably, and procure a passage ticket to Erie were raised, and in a few days she left for home, grateful that she had been providentially saved from ruin. She returned to the family she left, and in writing, says, "I think the Lord led me to your mission to convert me."

A SOLDIER IN TROUBLE.

Being requested to visit a needy family, the missionary hastened to the place given as their abode. This was in an upper room of an old tenement house. On inquiry, he found it to be the family of one who had fought under the stars and stripes. He had been discharged from the service. His wife was confined to her bed by sickness, and was so feeble as to be seemingly but just alive. Three small but interesting children were shivering over a scanty fire. The soldier-husband and father acted as nurse and housekeeper. His room, both in order and cleanliness, gave evidence that he was one of those who could turn his hand to almost everything. Generous persons placed means in the hands of the missionaries for benevolent purposes, and the family was relieved. Spiritual as well as temporal ministrations were thankfully received, and the missionary always found a welcome.

A YOUNG MAN'S STORY.

"In September, 1873, I left my country home to seek my fortune in the metropolis of the nation, willing to work at anything that Providence should place in my way, unmindful what it might be. Upon

my arrival here, the crisis was just beginning to tell with fearful effect upon all classes. Persons in almost every branch of industry were thrown out of employment, and even the best known and most skillful found it difficult to obtain work at the then greatly reduced rates of compensation. I had previously worked at a trade, but leaving before my time had expired I was not entitled to a recommendation, nor did I get one. I had recourse to Mr. —— the missionary's kind offices. I called on him, stated my case, and after he had listened to my story, he concluded to give me a recommendation, in substance, as follows:—

"'This is to certify that I believe —— to be a faithful, honest, and industrious boy, and that I take great pleasure in recommending him to any person who may need his services, feeling satisfied that all work given him will be performed to the best of his ability.'

"With this in my pocket, I again went forth, and soon succeeded in obtaining work at the miserable pittance of a dollar and a half per week, in a large manufactory where they were making a new article, on which the profits were at least a hundred per cent. I worked there for eighteen months, and the largest sum I obtained was two dollars and a half per week. During this time my winter evenings were spent in reading and at night school, never going to a place of amusement of any kind but once in all that time. In this way I became more perfect in my education, and when fortune smiled on me I found myself reasonably competent to meet its du-

ties; and commencing in my position at a salary of nine dollars per week, it has gone on increasing until now it is two thousand dollars a year. Many times during the last nine years I had promised myself the pleasure of calling on and thanking the kind giver of that recommendation, to which I owe my present success; but through some means or other my good intentions were not carried into execution in time to see my generous friend on earth, and I can show my gratitude in no better way than in aiding the good work in which he was engaged, which I propose doing in proportion to my means."

A MISSIONARY'S DAILY WORK.

Like his experience, the duties of a city missionary are at times very peculiar. This is true, at least, whenever he has to convert a butcher's shop into a mission station. For example, he begins the day at an early hour, and is occupied with things ordinary and extraordinary until ten. He then goes over to James Pyle's to beg a box of soap; and glad at the success of his errand, he runs two or three blocks on his way back, out of mere forgetfulness. Now he has directions to give some workmen waiting to receive him; a conversation with the gas-fitter, and a conference with the carpenter, which is presently interrupted by the woman who has come to clean, declaring that nothing worth naming can be done until the missionary goes to the corner grocery for "a scrubbing brush and five cent's worth of washing-soda." These procured, it is found that there is some whitewashing to to be done, and unfortunately there is no one but

"the man of all work" to do it; and so, because the work, already too long delayed, must not be hindered, nothing is left but for the poor missionary to mount an empty dry-goods box and swing his brush until two long hours have filled him with fatigue and disgust. But it is twelve o'clock, and he has scarcely time for a hasty washing of hands and face, the removal of sundry "trade marks" from his coat and hat, and the polishing of his boots with a newspaper, for he has an appointment shortly after noon.

In an upper room a little company is gathered, while below a hearse and carriage stand waiting at the door. For the days of only one week was the daughter and sister visited before death came to put an end to all preparation. Looking upon the peaceful form, clad in the garments of the grave, where before the violence of pain almost prevented the utterance of bodily fear, and restless desire, and ardent hope at last, a theme was at once suggested, and the missionary found refreshment for his own spirit while he endeavored to comfort and instruct with thoughts of the happiness of that home, and of the nature and importance of the efforts to reach it, where the wicked cease from troubling and the weary are at rest.

A FOOL ANSWERED ACCORDING TO HIS FOLLY.

The missionary has often occasion for all his wits, and must sometimes "answer a fool according to his folly." On the top floor of a tenement-house in Mott Street, lives a shoemaker, a hard drinker and a scoffer at religious things; but with all this a good-tempered

fellow, who will bear plain talking. His family, and some girls who work with him, are in the habit of attending our meetings. One day in November, as the assistant was visiting them, with an evident design to make sport of him and his work, the shoemaker turned upon him, saying, "Mr. P——, you have made all my family believe there is a devil: now, did you ever see him?" "O, yes sir," said he, "very many times. I can't say I ever saw the big old devil—he is too cunning for that; but I have see a great many little ones. I saw one or two just before I came into your house." He wanted to know how they looked. "Well, they were very much bloated up, eyes red, face a little peeled and bruised, and, phew! what a breath! One of them seemed to be holding the other up; and as I was coming up stairs they were holding on to the lamp-post to keep from falling." "Well, sir," said he, "I never saw the devil, and I'd like to see one." He felt he was in for it, that the women were laughing at him behind his back, and that he must make as good a fight as he could. With that the assistant led him up to his glass, saying, "Look there; you will see the description is all right." "Do you mean to call me a devil?" "Now, don't get mad; you know you began it." "That's so," said he; "but I'd like to have you prove I'm a devil." "Well, I'll prove you are a little one from Scripture. The Savior told the Jews, 'Ye are of your father the devil; the lusts of your father ye will do.' And the apostle says, 'Now the works of the flesh'—that is, of the devil—'are manifest, which are these: adulteries, murders, drunkeness, revellings, and such like."

Without a word, he turned on his heel, went to his bench, and took up his lapstone. "I a devil"—rap, rap—"proved too by Scripture"—rap, rap—"pretty tough that on a fellow"—rap, rap, rap. His wife has told us he has not taken a drop since of any kind of liquor, not even beer.

CHAPTER XVI.

BUSINESS REVERSES IN NEW YORK.

MIRAGE OF WEALTH.—RAILROAD CONDUCTOR.—A RAILROAD KING.—SARATOGA BELLE.—ROCK IN THE CHANNELS.—SUCCESS A COY THING.—OLD-SCHOOL MERCHANTS.

MEN who visit New York, and see nothing but the outside aspect which it presents, imagine that success is one of the easiest things in the world, and to heap up riches a mere pastime in the city. They are familiar with the name and history of the Astors. They know that Stewart began life a poor boy, kept a store in a small shanty, and kept house in a few rooms in a dwelling, and boarded his help. They walk through Fifth Avenue, and look on the outside of palaces where men dwell who left home a few years ago with their worldly wealth tied up in a cotton handkerchief. They stroll around Central Park, and magnificient teams, gay equipages, and gayer ladies and gentlemen, go by in a constant stream ; and men are pointed out who a short time ago were grooms, coachmen, ticket-takers, boot-blacks, news-boys, printer's devils, porters, and coal-heavers, who have come up from the lower walks of life by dabbling in stocks, by a lucky speculation, or

a sudden turn of fortune. So young men pour in from the country, confident of success, and ignorant that these men are the exceptions to the general law of trade; and that ruin and not success, defeat and not fortune, bankruptcy and not a fine competence, are the law of New York trade.

Nothing is more striking or more sad than the commercial reverses of this city. They come like tempests and hail storms which threaten every man's plantation, and cut down the harvest ready for the sickle. Few firms have had permanent success for twenty-five years. In one house in this city twenty men are employed as salesmen on a salary, who, ten years ago, were called princely merchants, whose families lived in style, and who led the fashions. Men who embark on the treacherous sea of mercantile life are ingulfed, and while their richly-laden barks go down, they escape personally by the masts and spars thrown to them by more fortunate adventurers. One house in this city, quite as celebrated at one time as Stewart's, who, in imitation of that gentleman, built their marble store on Broadway, are now salesmen in establishments more successful than their own. New York is full of reduced merchants. Some of them bravely bear up under their reverses. Some hide away in the multitude of our people. Some take rooms in tenant-houses. Some do a little brokerage business, given to them by those who knew them in better days. Some take to the bottle, and add moral to commercial ruin.

RAILROAD CONDUCTOR.

Riding down town one night in one of our city cars, I paid my fare to a conductor who gave me a sharp, searching look. When below Canal street, as there were no other passengers in the car, he came and sat down beside me. He said, "I know you very well, though I suppose you do not know me. I used to go to school with you in Boston." I remembered him as the son of a wealthy gentleman not unknown to fame in that city. His father had an elegant house in the city, and, what was then unusual, a fine mansion in the country. The son was indulged in luxuries unusual in that day. He had a pony on which he rode to school, and was attended by a servant. He had a watch and other trinkets that excited the envy of his companions. His father lived in grand style, and his equipage attracted general attention. He lived fast, but it was said he could afford it. To maintain his position he was tempted to commit a great crime. Able counsel saved him from the penitentiary, but his ruin was complete, and his family shared in the general wreck. His children are now scattered over the country, to earn a living wherever they can find it. This son, well educated, tenderly cared for, and trained to every indulgence, gets his as the conductor of a city railroad car, a calling laborious and ill paid.

A RAILROAD KING.

One of the most successful railroad men of New York boarded at one of our principal hotels. He was an unmarried man. He was accounted an eminent and

successful financier. His reputation and standing were unquestioned. He was connected with the principal capitalist in the city, and was one whom New York delighted to honor. In a small house in the upper part of the city he had a home. Here he lived a part of his time, and reared a family, though the mother of his children was not his wife. Down town, at his hotel, he passed by one name, up town, in his house, he was known by another. It would seem impossible that a prominent business man, reputed to be rich, brought into daily business contact with princely merchants and bankers, the head of a large railroad interest, could reside in New York, and for a number of years lead the double life of a bachelor and a man of family; be known by one name down town, and another name up town; yet so it was. At his hotel and at his office he was found at the usual hours. To his up-town home he came late and went out early. There he was seldom seen. The landlord, the butcher, the grocer, and the milkman transacted all their business with the lady. Bills were promptly paid, and no questions asked. The little girls became young ladies. They went to the best boarding-schools in the land.

An unexpected crisis came. A clergyman in good standing became acquainted with one of the daughters at her boarding-school. He regarded her with so much interest, that he solicited her hand in marriage. He was referred to the mother. The daughters had said that their father was a wealthy merchant of New York; but his name did not appear in the Directory, he was not known on 'change. The lover only knew the name by which the daughters were called. The

mother was affable, but embarrassed. The gentleman thought something was wrong, and insisted on a personal interview with the father. The time was appointed for the interview. The young man was greatly astonished to discover in the father of the young lady one of the most eminent business men of the city. He gave his consent to the marriage, and promised to do well by the daughter, though he admitted that the mother of the young lady was not his wife. The clergyman was greatly attached to the young woman, who was really beautiful and accomplished. He agreed to lead her to the altar, if, at the same time, the merchant would make the mother his wife. This was agreed to, and the double wedding was consummated the same night. The father and mother were first married, and then the father gave away the daughter. The affair created a ten days' sensation. The veil of secrecy was removed. The family took the down-town name, which was the real one — a name among the most honored in the city. An up-town fashionable mansion was purchased, and fitted up in style. Crowds filled the spacious parlors, for there was just piquancy enough in the case to make it attractive. Splendid coaches of the fashionable filled the street; a dashing company crowded the pavement, and rushed up the steps to enjoy the sights. These brilliant parties continued but a short time. The merchant was rotten at heart. All New York was astounded one day at the report that the great railroad king had become a gigantic defaulter, and had absconded. His crash carried down fortunes and families with his own. Commercial circles yet suffer for his crimes. The courts are still

fretted with suits between great corporations and individuals growing out of these transactions. Fashionable New York, which could overlook twenty years of criminal life, could not excuse poverty. It took reprisals for bringing this family into social position by hurling it back into an obscurity from which probably it will never emerge.

SARATOGA BELLE.

A few summers ago a lady of New York reigned as a belle at Saratoga. Her elegant and numerous dresses, valuable diamonds, and dashing turnout attracted great attention. Her husband was a quiet sort of a man, attending closely to his business. He came to Saratoga on Saturdays, and returned early on Monday morning. The lady led a gay life, was the centre of attraction, patronized the plays, and was eagerly sought as a partner at the balls. After a very brilliant and gay season she disappeared from fashionable life, and was soon forgotten. One cold season a benevolent New York lady visited a tenement-house on an errand of mercy. Mistaking the door to which she was directed, she knocked at a corresponding one on another story. The door was opened by a female, who looked on the visitor for an instant, and then suddenly closed the door. The lady was satisfied that she had seen the woman somewhere, and thinking she might afford aid to a needy person, she persistently knocked at the door till it was opened. Judge of her surprise when she found that the occupant of that room, in that tenement-house, was the dashing belle whom she had met a season or two before at the Springs! In one room

herself and husband lived, in a building overrun with occupants, crowded with children, dirt, and turbulence. Mortification and suffering, blended with poverty, in a few months had done the work of years on that comely face. Her story was the old one repeated a thousand times. Reverses, like a torrent, suddenly swept away a large fortune. Her husband became discouraged, disconsolate, and refused to try again. He lost his self-respect, took to the bowl, and became a drunkard. The wife followed him step by step in his descent, from his high place among the merchants to his home among the dissolute. To furnish herself and husband with bread, she parted with her dresses, jewels, and personal effects. She pointed to a heap in the corner, covered with rags, and that was all that remained of a princely merchant!

ROCK IN THE CHANNEL.

The speculating mania which pervades New York is one of the rocks in the channel on which so many strike and founder. Shrewd, enterprising men, who are engaged in successful business, are induced to make investments in stocks and operations of various kinds, and are thus at the mercy of sharpers. Their balance in the bank is well known. Speculators lay snares for them, and catch them with guile. A man makes money in a business he understands, and loses it in one he knows nothing about. One is a successful merchant, and he imagines he can be a successful broker; one stands at the head of the bar, and he thinks he can lead the Stock Board. He is a broker; he adds to it an interest in railroads or steamboats. Men have a

few thousand dollars that they do not need at present in their business. They are easily enticed into a little speculation by which they may make their fortune. They get in a little way, and to save what they have invested they advance more. They continue in this course until their outside ventures ruin their legitimate business. Stock companies, patent medicines, patent machines, oil wells, and copper stocks have carried down thousands of reputed millionaires, with bankers, brokers and dry goods men, who have been duped by unprincipled schemers. Fortunes made by tact, diligence and shrewdness, are lost by an insane desire to make fifty or one hundred thousand dollars in a day. The mania for gambling in trade marks much of the business of New York. Stock gambling has brought to the surface a set of men new to the city. The stock business, which was once in the hands of the most substantial and respectable of our citizens, is now controlled by men desperate and reckless. No gamesters are more desperate or more suddenly destroyed. The daily reverses in Wall street exceed any romance that has been written. A millionaire leaves his palatial residence in the morning, and goes home at night a ruined man. It is a common thing for speculators who can afford it, to draw checks of from fifty to one hundred thousand dollars to make up their losses in a single day. One well-known speculator, unable to deliver the stock he had pledged himself to deliver, drew his check for the sum of two hundred and fifty thousand dollars, the amount of his loss in a single transaction. A man rides up to Cen-

tral Park one afternoon with his dashing equipage; his wife and proud daughters whirl the dust in the eyes of well-to-do citizens who are on foot. The next day this fine team and elegant mansion, with store full of goods, go into the hands of his creditors. He sends his family into the country, and either disappears himself, or is seen in the outskirts of the crowd waiting for something to turn up. The reckless mode of doing business leads to a reckless style of living, extravagance and dissipation, which no legitimate business can support. The mania touches all classes. Women and ministers are not exempt. One pastor in this city is a good specimen of the power of this speculating mania. The demon got possession of him. He made a little money. He started to make five thousand. He moved the figure ahead to the little sum of a quarter of a million. The business transformed the man. His face became haggard; his eyes dilated; his hair dishevelled; he could not sleep; he bought all the editions of the papers; got up nights to buy extras; chased the boys round the corners for the latest news; was early at the stock market, and among the last to leave the Windsor Hotel at night when the board closes its late session. Whether a quarter of a million is worth what it costs, this gentleman can tell when he gets it. A lady in this city came from New England. She was the child of a sail-maker, and was brought up in humble circumstances. A wealthy man, whose repute was not high, and whose disposition was not amiable, offered her his hand. She did not expect love, nor hardly respect, but he offered

her instead a coach, an elegant mansion, and costly jewels. She found herself suddenly elevated. She lived in commanding style, with her furniture, plate, and servants. She bore her elevation badly, and looked down with scorn upon her old friends and associates. Her husband engaged deeply in speculation ; it proved a ruinous one. To help himself out of a crisis he committed forgery. He was sent to the State Prison. His great establishment was seized. Her house was sold over her head by the sheriff. Her jewels, valued at fifteen thousand dollars, were spirited away, and she never saw them more. She was suddenly elevated, and as suddenly hurled down to the position from which she had been taken.

SUCCESS A COY THING.

The men who are the capitalists of New York to-day are not the sons of the wealthy or successful merchants of the city. They are men whose fathers were porters, wood-choppers, and coal-heavers. They did the hard work, swept out the stores, made the fires, used the marking-pot, were kicked and cuffed about, and suffered every hardship. But they jostled and outran the pampered son of their employer, and carried off the prize. The chief end of man is not to make money. But if one imagines that it is, and that a fortune must be made at once, then he will barter the solid ground for the mirage, and leave a successful business for the glittering morass; trade that insures a handsome competence for wild speculation. The hands on the dial plate of industry will stand still while men grasp at shadows.

In New York, two kinds of business greet a comer, one bad, the other good; one easy to get, the other hard; the one pays at the start, the other pays but little: perhaps the position itself must be paid for. If one wants money, says he has his fortune to make and cannot wait, he will take what turns up, and wait for better times. Disreputable trade, questionable business, a tricky house, a saloon or a bar-room, are open to a reputable young man, and if he have a dash of piety, all the better. But such touch pitch and are defiled; they seldom lose the taint of the first business in which they are engaged. Men can be good or bad in any trade. They can be sound lawyers or pettifoggers; a merchant of property or a mock auctioneer; a physician whose skill and character endear him to the best families in the land, or a doctor whose "sands of life have almost run out;" a preacher who says, "Woe is me if I preach not the gospel," or a minister who, like some in the olden time, said, "Put me, I pray thee, into the priest's office, that I may get me a morsel of bread." There is no permanent success without integrity, industry, and talent.

In trade there are two codes that govern men. The one is expressed in the mottoes, "All is fair in trade;" "Be as honest as the times will allow;" "If you buy the devil, you must sell him again." The other acts on business principles; sells a sound horse for a sound price; gives the customer the exact article that he buys. The few houses that have been successful, amid an almost universal crash, have been houses which have done business on principle. In cases where honorable tradesmen have been obliged to suspend, they are

the last to go down and the first to recover. Manufactories that have been noted for goods of excellent quality feel depression the latest and rise the quickest. If a glass is wanted for the Observatory at Washington, an order goes to England, France, or Germany; the lens is received and put in its place without trial, for the reputation of the house is a guarantee of its excellence. This reputation is capital, out of which the fortune is made. If the stamp of Rogers & Son on a piece of cutlery is genuine, no one wants a guarantee that the knife is good. 97 High Holborn is well known throughout the civilized world as the Tower. It is the depot of Day & Martin's celebrated blacking. The unquestioned excellence of the article has not only secured a fortune to the firm, but a tenant in that building is sure of success. The location is well known, and the owners will have none but honorable tradesmen on their premises. A box of axes put up at the Douglas manufactory, in Massachusetts, is not opened till, hundreds of miles beyond the Mississippi, the hardy woodsman begins to fell the forest — the vanguard of civilization. The maker and the buyer know the value of integrity in business matters.

OLD MERCHANTS.

The men who founded the mercantile character of this city are known as men of the Old School. They were celebrated for their courtesy and integrity. They came from the humblest walks of life; from the plough and anvil; from the lapstone and printing case; from the farm and the quarry. They worked their way up, as Daniel worked his from the position of a slave to Prime

Minister of Babylon. Some of these men went from the store to compete with the ablest statesmen of the world. Some left their patients on a sick bed to measure swords with veteran commanders on the battle-field. They met on the seas naval officers of highest rank, and made them haul down their flags to the new banner of our nation. They sounded out freedom in the Declaration of Independence; the bugle-call rang over hill and dale, crossed oceans and continents, into dungeons, and made tyrants tremble in their palace homes, — building a nation that no treason could ruin and no foreign foe destroy. Like the Eddystone lighthouse, the Union, sometimes hid for a moment by the angry surges, still threw its steady light on the turbulent waters, and guided the tempest-tossed into the harbor where they would be.

These Old School men ate not a bit of idle bread. They were content with their small store and pine desk. They owned their goods, and were their own cashiers, salesmen, clerks, and porter. They worked sixteen hours a day, and so became millionnaires. They would as soon have committed forgery as to have been mean or unjust in trade. They made their wealth in business, and not in fraudulent failure. They secured their fortunes out of their customers, and not out of their creditors. Not so Young America. He must make a dash. He begins with a brown-stone store, filled with goods for which he has paid nothing; marries a dashing belle; delegates all the business that he can to others; lives in style, and spends his money before he gets it; keeps his fast horse, and other

appendages equally fast; is much at the club room, on the sporting track, and in billiard or kindred saloons; speaks of his father as the "old governor," and of his mother as the "old woman;" and finally becomes porter to his clerk, and lackey to his salesman. Beginning where his father left off, he leaves off where his father began.

PRODUCING A SENSATION.

A ball was given at the Irving Hall. Two gentlemen were looking on. One said to the other, "Do you see that young fellow so dashingly dressed?" "Yes." "He is our book-keeper. He is one of the managers of the ball. Perhaps he can afford these things; I cannot." The next week there was a vacancy in that house. Quite different was the line of procedure in another case. A clerk was guilty of appropriating a small sum of money to his own use. He was detected. The broker called the young man into his presence, and shut the door. "I could ruin you, young man, and if I discharge you you probably will continue the downward road on which you have entered. I want to show you that on my system of doing business you cannot appropriate a cent without my knowing it. You keep company that you cannot afford. You don't play very heavily, but you gamble a little. Now, I am going to make a man of you. You must make a solemn promise, that you will neither drink nor gamble. This agreement you must write and sign." The young man is now cashier of one of the largest banks, and the broker is his bondsman.

CHAPTER XVII.

FAST LIFE IN NEW YORK.

RECREATION OF THE FAST CLASS.—A RUINED MAN, ONCE A FINANCIAL KING.—THE FAST MEN AT THE CLUB HOUSES.—THE CLUB HOUSES, AND HOW THEY DINE THERE.—A STARTLING CASE.

THERE is no department or profession in the city where fast men cannot be found. The pulpit, the bar, mercantile and banking life, have specimens of this class; none can be called exempt. The temptations to hazard are very great, and high life is at a premium among a class. Besides these men who are princes in trade, and like the merchants of Tyre, are "the honorable of the earth," are men who live for the day and the hour, and whose motto is, "all is fair in trade." These men gain money in anyway that is open to them, reckless of consequences. They go for a merry life, though it be a short one. If they make five hundred dollars, they spend it at once on their whims, caprices, passions and appetites. Penniless curbstone brokers one day, they have rooms at an up town hotel the next, ride down to the street in a coach, drink the costliest wine, eat the most exciting food, dash out in a splendid dress, hire a box at the opera, and the next week become penniless and destitute as before. With fast New York, money is every thing. Balls, parties and

soirées are open to the man of the diamond ring, and who calls in a coach. Parties, who a year or two ago were porters, stable boys, and coal heavers, affect style, and drive the stunning turnouts on the park. Some women, who give what are called select parties, are rude, coarse, and ignorant, from whose persons the marks of the wash tub and the stiffness of their joints from scrubbing has not been effaced. Men who were ticket takers at a ferry, starters on an omnibus route, or car drivers, buy expensive teams, and lead the fashion for an hour. So-called fashionable people will scramble for an invitation to a masque ball, or a fancy party, who would not speak to the hostess outside of her own dwelling.

RECREATIONS OF THE FAST CLASS.

The fashionable recreations of the fast class in New York are in keeping with the low life from which they sprung, and with their extravagant habits. Ladies appear in their costly mansions, glittering with gas, and covered with bells. Extravagant costumes, imported at fabulous prices, represent monkies, satan, apes, and other forms, which show the taste of the wearers. Servants are decked out in gold and silver livery. Laboring men of different nationalities, are hired for the occasion, and dressed up in fancy costumes to represent nobles and barons of the old world. This style of life is invariably of short duration. Since Lenox, who led the up town movement, laid the foundation of his substantial dwelling on Fifth Avenue, which is still occupied by him, at least five hundred families have occupied gorgeous mansions and disap-

peared from sight. All up and down Fifth Avenue are magnificent mansions, built by fast men of the street, and occupied by butterflies of fashion, during the brief, sunny hour allotted to them. These persons were the rage and sensation for the time. Nothing was good enough for their use, in this country. Carpets woven in the most celebrated looms in foreign cities; furniture manufactured at an immense cost in Paris, gold and silver plate and china brought from beyond the seas, were the marvels of the hour. When a party was given, all New York was stirred; the sidewalks were carpeted, and the mansions brilliantly illuminated. The turnouts were the envy of the city. Such dresses, such horses, such aristocratic livery, could not be matched in the country. Without a single exception, these fast livers of pleasure have gone out of sight, not one remaining to-day who was on the surface ten years ago. Some that I have seen, the envy of Saratoga and Newport, are dead; others occupy tenement houses in the city with drunken husbands who have added intemperance to financial reverses. Many of those magnificent mansions on Fifth Avenue which were built for the fast men of the street, are club houses now, and the names of their builders and founders have already perished. Not only from the street, but from social life, these fast men have disappeared forever. In their ruin they have carried down their families with them.

A RUINED MAN, ONCE A FINANCIAL KING.

Every day I meet on Wall street, a man who fifteen years ago stood among the richest and most honora-

ble, the representative of one of the most successful houses in the country. He seldom looks to the right hand or left. He is getting to be an old man now, but stoops quite as much from sorrow as from age. His dress is of the past generation—his huge collar, and double cravat speak of olden time. His step is slow, and he looks seedy and worn. Yet at one time, he was one of the wealthiest men in the country. His name was one of the best known in America. It was honored at the courts abroad, and stood high among the honorable merchants of the world. He inherited the name and the business of a house that through half a century had been unstained. The slow and sure method of gain did not suit him; he tried the fast rôle. To keep it up, he speculated with trust money put into his hands. This did not meet his necessities, and he used other peoples' names and added embezzlement and forgery. The game came to an end, as all such transactions must. He fled between two days, and wandered in foreign lands under an assumed name. Widows and orphans were ruined, and the innocent were dragged down in his fall. He lived abroad as a fugitive. He found he was not pursued. He grew bolder, and finally appeared in the streets of New York. Nobody meddled with him. Some who remembered him in other days and pitied him, give him a commission or two to execute. He skulks around through the by-ways and narrow lanes of lower New York, like a culprit, where a few years ago, he trod the pavement like a king. He has a little den of an office, strange enough, near the spot where Aaron Burr planted himself at the close of his life, and

tried to earn a scanty living, after having flung away the most brilliant prospect and repute that a public man ever possessed.

THE CLUB HOUSES, AND HOW THEY LIVE THERE.

The fast men of the street can be found in the evening, at some one of the many club houses established in the upper part of the city. These numerous and growing institutions are very unlike the club houses of London, nor have they their political significance. In London, the club houses have a staidness, order, and aristocracy, that mark the British character everywhere.

The New York club houses have the excitement of the street about them. They are furnished in gorgeous style. The most costly viands, and the most exciting and expensive liquors are furnished. Fast New York spend a portion of their evenings amid the fascinations of the club. Londoners go to their clubs to discuss political matters, and decide upon parliamentary discussions or political agitations. New Yorkers go to their clubs to eat and drink and be excited. A London broker will go up from Lombard street to his club, take a cosy corner, and dine upon a sober joint with a single glass of sherry or a mug of ale. A New York broker will go to his club and dine from a bill of fare that would be considered sufficient for a court dinner to crowned heads, or a banquet at the Lord Mayor's mansion. An Englishman will sit down at his club with a decanter of wine between himself and

friend, with the smallest and most fragile of wine glasses, and will hold a conference from one to four hours, in a low toned voice, discussing mercantile and other matters, and will rise from the table with that single glass of wine not consumed. If touched at all, it will be merely sipped, from time to time, during the conversation. A New Yorker will go to his club or hotel, with the fever of business still coursing through his veins, excited from success, or maddened from losses, and before he can touch a mouthful of food will call for his bottle of champagne, infuse into it an effervescence prepared for such excited spirits, and drain the contents before he touches his soup. It is no marvel that such men grow grey at forty; that premature baldess marks the business men of New York; that only a few reach mature life, and that many of these have paralysis, the gout, and kindred disorders; that long lines of them can be seen every morning—men made to be healthy, and destined to grow old—tottling along with canes to support them, and with an unsteady step, having burnt out their manhood, consumed their strength, and prematurely impaired their health, by the excesses of their lives. No warning will avail, no beacons admonish, but each for himself will strike his keel on the sunken rocks and hidden shelves, and perish like a vessel stranded on the beach.

A young man in this city represented a New England house of great wealth and high standing. He was considered one of the smartest and most promising young men in New York. The balance in the bank kept by the house was very large, and the young man used to boast that he could draw his check any day for

two hundred thousand dollars and have it honored. The New England house used a great deal of paper, and it could command the names of the best capitalists to any extent. One gentleman, a member of Congress, was reputed to be worth over half a million of dollars. He was accustomed to sign notes in blank and leave them with the concern, so much confidence had he in its soundness and integrity. Yet, strange to say, these notes, with those of other wealthy men, with nearly the whole financial business of the house, were in the hands of the young manager in New York, who, with none to check or control him, did as he pleased with the funds. Every one thought him honest. Every one confided in his integrity. All believed that he was doing the business of the concern squarely and with great ability.

In the mean while he took a turn at Harry Hill's "to relieve the pressure of business." Low amusements, and the respectable company he found, suited him. From a spectator he became a dancer. From dancing he took to drinking. From the bar he entered those paths to which Harry Hill's saloon is the entrance. He tried his hand at light play. He then went into gaming heavily, was stripped every night, drinking deeply all the while. He became enamoured with fancy women, clothed them in silks, velvets, and jewels, drove them in dashing teams through Central Park, secured them fine mansions, and paid the expenses of the establishments — all this while keeping the confidence of his business associates. His wan, jaded, and dissipated look went to his devotion to business. Men who met him daily had no idea that he was bankrupt in char-

acter, and had led the great house with which he was connected to the verge of ruin. The New England manager of the house was the father of the young man. His reputation was without a stain, and confidence in his integrity was unlimited. He had the management of many estates, and held large sums of trust money in his hands belonging to widows and orphans. In the midst of his business, in apparent health, the father dropped down dead. This brought things to a crisis, and an exposure immediately followed. The great house was bankrupt, and everybody ruined that had anything to do with it. Those who supposed themselves millionnaires found themselves heavily in debt. Widows and orphans lost their all. Men suspended business on the right hand and on the left. In gambling, drinking, in female society, and in dissipation generally, this young fellow squandered the great sum of one million four hundred thousand dollars. He carried down with him hundreds of persons whom his vices and dissipation had ruined. And this is but a specimen of the reverses to which a fast New York life leads. He may be seen any day reeling about the street, lounging around bar-rooms, or attempting to steady his steps as he walks up and down the hotel entrances of the city. A sad wreck! a terrible warning!

CHAPTER XVIII.

NEW YORK'S BLIGHT.

THE ALARMING PREVALENCE OF PROSTITUTION—STATISTICS OF THE LOST SISTERHOOD—HOUSES OF THE FIRST CLASS—HOW THEY ARE FILLED—AGENTS AND RUNNERS—STARTLING FACTS—A NIGHT ENCOUNTER—A MAYOR'S EXPERIENCE—HOPELESS CLASSES—HOUSES OF ASSIGNATION.—WOMEN ON THE PAVE—SAD SKETCHES.

THE curse of New York is prostitution. It cannot be stamped out, the theories of moralists and cranks having proved of no avail. Evidence of its presence and growth can be discerned in every ward, quarter and street of the city. Women who are lost to shame, whose cheeks have long been strangers to the crimson blush of purity, daily and nightly parade the most public and prominent thoroughfares, while houses of ill-fame and assignation seem almost endless in number. A few years ago, Bishop Simpson of the Methodist Church, made the assertion that the prostitutes of New York were as numerous as the members of the Methodist Church in that city. This statement raised a howl of indignation. The Superintendent of Police denied the statement, and gave a long array of figures to establish his stand. For a time the controversy was a heated one, and while in the end Superintendent Kennedy won, the Bishop's estimate was not far

out of the way. Bishop Simpson charged that the number of fallen women in the city would exceed twenty thousand. Were a correct census taken today of this disreputable class, it is highly probable that the number calculated by the Bishop would be found a trifle small. There are about eleven hundred houses of prostitution, three hundred assignation houses, two hundred cheap lodging houses which cater to such trade, a vast array of concert, dance-hall and waiter girls, and thousands of roomers, women who take rooms in some side street and parade the principal streets in quest of victims. The subject is an unhappy one, it is terrible to contemplate, but no picture of New York life would be complete did it not include a calm dispassionate review of this great social blight.

HOUSES OF THE FIRST CLASS.

These are few. No hotel is more elegantly furnished. Quiet, order, and taste abound. The lady boarders in these houses never walk the streets nor solicit company. They are selected for their beauty, grace and accomplishments. They dress in great elegance, and quite as decorously as females generally do at balls, parties, or at concerts. Meet them in the streets, or at picture galleries, or at a fashionable soirée, and there is nothing about them to attract attention. No person who knows them or their character can in anyway recognize them in public. These women have their pew in a fashionable church; some attend Sunday school, and have their own religious homes. Everything about the house is elegant. The

door swings on well-oiled hinges. The bell is answered by a colored servant, and nearly all the servants are colored. They are quiet, mind their own business, and are known to be servants. All that grace and attraction can do to secure visits is employed. None but men who can afford to pay a first-class price visit a first-class house. The woman who is at the head of the establishment is one that has passed middle life, and is usually well preserved. She bears some foreign name, and has a person about the house that is called her husband. It is not uncommon for some so-called Count, Baron, or Consul, from some foreign power, to be, or pretend to be the lawful guardian of the woman. If a gentleman calls, he is at once ushered into the parlor. If two gentlemen enter together, both are presented into the parlor. But no other gentleman can enter while they remain. If any one leaves the house from up stairs, the parlor door is shut and guarded. No one looks out, and no one looks in. Such are the inexorable rules of the house. The visitor is received by the madam in whose name the mansion is kept. One by one the lady boarders drop in. Conversation becomes general and spirited. Some remarks are rather broad. There is little to dispel the illusion that one is on a call at a first-class boarding school or seminary. As the evening wanes, and wine flows, the talk becomes bolder. Home, early days, childhood, mother, the school of girlish hours, the Sabbath, the Sunday school, the home pastor, their style of life, what the world thinks of them, how absolutely they are cut off from society, and barred out as if lepers,—are

themes of conversation. Some are girls of superior mind. Some have had fortunes lavished on their education. Some can sing and play exquisitely. Operas, songs, ballads, snatches of hymns, are trolled off with great skill. Many support their parents in fine style. Some have children that were born to them when they were happy wives. These children have usually no knowledge of their mother's shame. They are at fashionable boarding-schools, and are brought up at great expense, and are told that their mother is in a foreign land, or is married to a man of wealth. Some mothers who are supported by the infamy of children know, and some do not know, of the great degradation of their dear ones.

THE KEEPER.

The woman who keeps the house keeps also a strict watch on all her boarders. She knows who comes and goes, the sum that is paid, and exacts of all her tribute. What with board, and dues paid for the privilege of the house, the costliness of the dress and ornaments that must be worn, the services of a hair-dresser, and cosmetics, coach hire, and the dash and display for which many of these girls have left pleasant homes, and bade adieu to a virtuous life, and all its honors and comforts, they have but little left. They lay up generally nothing. Their hold on gay life is very short, seldom continuing more than three years, and some breaking down in six months. They then commence the downward path of the road in which they have entered. The next step follows—poorer houses, meaner dresses, coarse fare, rougher

company, and stronger drinks. Then comes street-walking, low brothels, concert saloons, dance cellars, disease, Blackwell's Island, a few months of misery, and then death. The petted and giddy creatures, to whom the flowery path and seductive way is for a month or two so fascinating, cannot believe that rough winds can ever blow upon them, or that a rough word can ever be spoken, or want and sorrow can roll their black surges over them. While in their beauty and prime no creatures can be more tenderly cared for. The woman who is their mistress has every motive to treat them tenderly. Their health and beauty are her capital. She makes merchandise of their flesh and blood. She employs the best of masters for music and dances. The table is loaded with luxuries. Nothing is too elegant or costly. The health of the girls is closely and anxiously watched. Their exercise and airings are carefully attended to. They are kept cheerful and buoyant. The deceived and infatuated creatures fancy that this will always last. But when sickness comes, and charms fade; when new comers are introduced, and the wan and faded women are put in contrast, the arrow enters into their soul; when they cease to be attractive, and call visitors to the house no more, the door is opened and they are told to go. No tears, no pleas avail. Women that are moved by tears do not dwell under such roofs. Out these poor girls go, without a penny. Almost always they are brought in debt, and so much of their finery as will do for the new comers is retained. For the expelled there is no redress. The pavement is her home. The glare of the druggist's window suggests

poison. The ripple of the black Hudson suggests suicide. Some one picks her up on the pavement at night, and her low walk with the low women of her class commences.

HOW THEY ARE FILLED.

The short life and brief career of women who fill what are known as first-class boarding houses for young ladies is one of the facts of which there is no dispute. Officers whose duties take them occasionally to these places, say that once in about two or three months the company wholly changes; and when they ask for persons whom they saw on their last visit, an indefinite answer is given, and an unwillingness manifested to tell what has become of their associates. Some feign reform, many die of sickness, by the hand of the criminal practitioner, by suicide; many begin the dark tramp down that path that ends in death. We know from what source comes the supply for low stews, vile brothels, concert saloons and dance houses; for where the beastly and drunken resort, multitudes can be found. But from whence comes this unceasing supply of brilliant, well educated, accomplished, attractive and beautiful young girls? They are found, as they are wanted, for the houses of fashionable infamy. They come, many of them, from the best homes in the land; from careful parentage and pious families; from fashionable boarding schools; from seminaries of learning; from Sunday schools; from the rural cottages of Maine and Vermont; from Chicago, Richmond and California; from all parts of the civilized world.

AGENTS AND RUNNERS.

Men and women are employed in this nefarious work as really as persons around the country to hunt up likely horses; and when the victim is uncommonly attractive the pay is large. No system is better arranged with bankers, expressmen, runners and agents. No place is so distant, no town so obscure, that these panderers do not enter it. They are at concerts, on the railroad, at theatres, at church, at fashionable resorts in the summer, and at seminary graduations. They hang about hotels, under pretence of being strangers to New York; they get acquainted with young lady visitors, invite them to church, to a walk, to the opera, and, when confidence is gained, they are invited to call at the house of an acquaintance; and, after a pleasant evening, they wake up in the morning to know that they have been drugged and ruined, and that their parents are in despair. In some seminaries of learning in this city letters are constantly exchanged, signals swing out of the blinds by means of ribbons of different hues, and appointments made and kept. If a daughter is missing from New York, or from a radius of twenty miles around, the police know usually where to look for the erring child, if she has not eloped.

THRILLING CASES.

In one of the most attractive of these houses of bad resort there is, at this moment, a young woman of surpassing beauty. Her form is queenly. She would make a sensation in any fashionable soirèe or watering-

place in the land. She dresses in elegant style and with exquisite taste. Her complexion is alabaster: her hair raven black, flowing in natural ringlets. Her voice is superb, and as a singer she could command a large salary. On the boards of a theatre she would move without a rival. Her accomplishments are varied. She can sing with ease and skill the most difficult music of the best masters. She can paint and embroider, and the specimens of her skill are exhibited to her admirers at the house where she resides. She has a finished education, and could fill and adorn any station in life. She has a parentage the most respected, who reside among the noble of New England. Their repute and family honor, till now, have been without a stain. Apparently happy in her home, and virtuous and modest, she left the Seminary, where she had nearly reached the honor of graduation, and where she was at the head of the school, and one night was not to be found. Her absence was the cause of great distress. Months passed, and no knowledge of her residence was obtained. At length the sad fact was revealed that she was a lady boarder in a house of ill repute in New York. When she entered that abode, she resolutely shut the door in the face of all who knew and loved her. Father, mother, sister, friends, besieged the door in vain. Deaf to all entreaties, and hardened to sobs and tears, she refused to look on the face of the mother who bore her, and those to whom she is still dear. To all she had but one answer—"Think of me only as one that is dead." Yet she will talk of home, and dear ones of olden days; will sigh and

wipe the tear away, if any one seems to have a heart of sympathy. But the mystery of her course; what led her to fling away the great gifts God gave her; how she came to know of that way of life; what her first wrong step was; who aided her in her bad descent; why she does not fly from the life she evidently loathes, and find refuge in the home of her childhood, to her mother's arms, that are still wide open to receive her—all this is a secret locked in her own bosom. Soon her sunny day-dream will close. The bleak winds of winter will blow on that form trained to tenderness and reared in delicacy, and her feet will stumble on the dark mountains, with no one to help or heed her bitter cry.

STARTLING FACTS.

There is another case sadder and more mysterious than the one just related. In one of the Broadway houses can be seen a young lady about seventeen, but so fragile and so girlish that she seems scarcely twelve. Small and genteel in figure, she appears only a child. She has a remarkable forehead of great breadth, an eye searching and keen, and her smartness and talent are marked. She is the belle of the house, and looking on her, one can easily see—what was the fact—that she was the sunshine of her home. She belongs to New York. Her father and mother are persons of rare intelligence, of unquestioned piety, and high social position. They are rich, and live in good style. On this child they lavished the tenderest care. No money was spared to give her a complete and polished education. Her voice is superb, and her execution

marvelous. Her home was not sad and hard, but sunny. She was the morning light and evening star of the fireside which she adorned. She was the pride of her parents, the ornament of the social circle that was proud to call her companion. From her youth she was trained in the Scriptures. At the family altar daily she was accustomed to kneel, and till she left the roof of her mother she had attended Sunday school from her childhood. She seemed to have no sorrow nor cause of grief. Her company was unexceptionable. No open act of hers, and no word uttered, betrayed anything but a virtuous heart and a pious life. One afternoon she did not come home from Sunday school as usual. The evening came, night rolled its heavy moments along, and the darling came not. Agony laid the mother on her bed, helpless. The father searched New York over, but the lost one could not be found. To the suggestion of shrewd detectives, that perhaps she would be found in a house of low resort, the family could only utter their horror. Like Jacob, they knew their darling must be dead. Leading a life of infamy? Never! With a likeness of the missing daughter, and an accurate description, the matter-of-fact officers started on their search. The first house they entered they saw a young girl who resembled the lost one. On inquiry, they found she came to the house on Sunday afternoon; told her name; said she came from a Sunday school; hung up her bonnet and cloak, as if they were to be trophies to the goddess of infamy; demanded and received garments suited to her new life; and, coming fresh from the

Sunday school, entered on her career of infamy. Satisfied that the lost child had been found, the officer said to the father, "Come and see if this be thy child or no." With a heavy heart and unsteady step the forlorn and bereaved father followed the detective. He shrank from the entrance, as if the portals really led to hell. The daughter met him at the door, flung her arms about him, and gave him a passionate kiss. Then she seated herself, with hands folded, head declined, and eyes fastened on the floor. She heard all that was said; she spake no word; made no explanation; confessed no act; revealed no temptation, and refused to explain why she had adopted her new course of life. To all entreaties, tears and prayers, she was indifferent. Nothing could move her. Her mother came to see her, and the girl threw herself on the bosom where her head had so often lain in joy and sorrow, and in a passionate burst of anguish, shed scalding and bitter tears. To all inquiries how she came to that place, and who led her astray, she would answer not a word. To all entreaties to come home, and all should be forgotten and forgiven, she made but one reply,—"O, mother, it is too late! too late!" But from the house where she was she refused to move. Once in a while she goes home, hangs up her hat and shawl on the old nail, throws herself on the bosom of her mother, and weeps and sobs. But when the time comes for her to go, she wipes away her tears, puts on her hat, kisses her mother a good bye, and departs. Prayers, tears, promises, offers of reward, all have been used in vain. In her home of infamy she often talks of

her girlish days; of her superintendent and teacher. She speaks of the church that she attended as "our church;" names the pastor with terms of endearment, and makes special mention of the missionary of the church, who is still in the field, to whom she seemed to be specially attached. And these are but specimens of what can be found in New York.

VICTIMS FROM THE COUNTRY.

A very large number of the girls on the town come from the country. Factories furnish the largest share, as the statistics of prostitution show. Many can find no employment at home, and seek this great city for something to do. They have no idea how all ranks of labor are crowded, nor how hard it is to find respectable employment; how few can be trusted; what hotbeds of temptation factories are, and places where a large number of young girls find work. Many are tempted, and fall in their homes. They know that there is no mercy for them there. Their mother and sisters will abandon them, and so they flee to a place in which they can hide in the solitude of the multitude.

A NIGHT ENCOUNTER.

Two gentlemen, of the highest respectability, were walking on Broadway quite late one night, and they were accosted by a young girl who seemed less than thirteen. She was thinly clad, and was in feeble health. The two gentlemen commenced a conversation with the girl, and learned from her lips this story. She was from the State of Vermont, and of

good parentage. Her father was a farmer, and her mother and family stood high in the town in which they lived. A young man from the city came to pass the winter near her home. Singing schools and meetings brought him into her society. He declared his intentions to be honorable, and made proposals for marriage. Her parents knew little of the young man, and were not friendly to his attentions. The young lovers met in secret, and finally fled from the town. Her day dream of love soon ended, and, deserted, she went on the town. She loathed the life she led. But want and starvation were on the one hand, and infamy on the other. She had led her life but a few weeks, and had sought for work and a chance to make an honest living, but in vain. Her parents knew not of her whereabouts, nor did the widow with whom she boarded know that she was leading a life of infamy. She led the gentlemen to the door of a very quiet, respectable house, and told them that was her home. They promised to call and see her the next evening, and aid her to escape from the life she abhorred. They called at the time proposed, and were conducted to the room designated. It was in complete order. By the side of the girl was a small table, and on a white cloth lay a small Bible, the gift, she said, of her mother; and she stated that she never lay down to rest at night, till, as in her childhood's happy home days, she had read a portion of God's word. She talked calmly about her position and life, but it was the calmness of despair, with the tone of one whose destiny was settled, and whose lot was inevitably fixed. To all

entreaty, she replied, "It is now too late. I could not endure the cold pity of my mother, or the scorn of my sisters, or the taunts of my former associates. To my bitter tears and burning confessions they would give an incredulous ear, and among them I must ever walk a lost woman. I know that my life will be a short one. My health is very poor, and growing worse from day to day. I am not fitted for the life I lead. Let me alone. To all who once loved me I am as one dead. I shall die alone, and have a pauper's burial."

A MAYOR'S EXPERIENCE.

One of the former mayors of New York, a gentleman of warm heart and great benevolence, had a case brought before him while in office. It was that of quite a young girl, intelligent and well educated, and not sixteen years of age. She would not tell her name, or reveal the name of the town in which her parents resided. The mayor resolved to save her if he could. He tried to persuade her to abandon her life, get some honest employment, and make a new stand in a virtuous course. He used all the arguments, reasons, and motives that he could command. With great coolness she replied to them all, "I know all you say—the deep degradation into which I have fallen. But I have no relief, no home, no hand to help me rise. I am a good musician; I am a neat and competent seamstress. Twice I have gained a situation, have resolved to amend my life, and have behaved myself with circumspection. But in each case some one that knew my former life has told the

story of my past degradation, and so hurled me back to infamy. You have daughters, have you not?" she said to the mayor. "I have," was the answer. "Will you trust me as a seamstress in your family with what you know of me? Would you feel safe to allow me to be the companion of those daughters after the life I have led?" The mayor hesitated. With great bitterness and much feeling, she replied, "Don't speak. I know what you would say. I don't blame you; but if, with your kind, generous heart, with your desire to do me good and save me, you can't trust me, who will?" She went out to continue in that way that so soon ends in a black and hopeless night.

HOPELESS CLASSES.

Hopeless indeed seems the condition of fallen woman. Men can reform; society welcomes them back to the path of virtue; a veil is cast over their conduct, and their vows of amendment are accepted, and their promises to reform hailed with great delight. But alas for man's victims! For them there are no calls to come home, no sheltering arm, no acceptance of confessions and promises to amend. We may call them the hopeless classes. For all offense beside we have hope. The drunkard can dash down his cup, and the murderer repent on the gallows. But for fallen woman there seems to be no space for repentance; for her there is no hope and no prayer. How seldom we attempt to reach and rescue! and for her where is the refuge?

Every form of temptation is put in her path—hard

and cruel homes, a serpent for a lover, no work, love of display, promises of marriage, mock marriage, and strong drink. I know a woman in this city, who, when a young girl, was led from her home in Massachusetts by a man whose name is well known in political circles. He solemnly promised to marry her, and I have seen his written promise of marriage. The parties came to New York, and a mock marriage was celebrated; and a mock minister was called in, and the Book of Common Prayer was used. The parties passed as man and wife for years, and received company as such. The woman bore the name of the man with whom she lived. Ten years passed away. Her husband was a leading politician in the land, and began to be much absent from home. One day a lawyer of eminence called on her, in company with a leading citizen, and told the astounded woman that the man with whom she was living was not her husband, that the marriage was a mock one, that her husband was about to marry a woman of fortune and position, and would never see her again, and that they had come to make terms with her and settle the whole case. Frightened and alone, with no one to rely on or give advice, with starvation staring her in the face, she made the best settlement she could. In later times she sought redress in the courts. But the cunning deceiver had made it impossible to prove any marriage, and her case failed. He was worth a handsome fortune, lived in grand style, and left the poor child, whom he took from her father's home, and so foully wronged, to eke out a scanty and insufficient

livelihood by selling books in the streets of New York.

There is no doubt that now and then ignorant and foolish girls and young women voluntarily adopt this loathsome life in the expectation of bettering their condition. Inordinate love of dress and finery leads many to destruction. Idleness, laziness, and unwillingness to work for a living lure others into the paths of vice, where overwhelming ruin is speedy and certain. But while there are those who are ready to tempt the innocent, there are also in the city noble men and women who have associations, houses, and sheltering places for the special care of fallen women. Young women have been reclaimed from this terrible life. In some cases they have been restored to their parents and homes. In other and numerous instances, places have been found for them at the west, or in other parts of the country, where, with their previous record unknown, they could begin a new and better life. An immense amount of good has been done in this way.

HOUSES OF ASSIGNATION.

The number of these places of resort in the city cannot be known. The public houses are many, and are well known. But in all parts of the city, houses private and public, are kept for company, and most of them in the midst of the fashionable and élite of the city.

Most of these places are known by advertisements, which are well understood. A house in upper New York, in a fine location, is selected. It is plainly

furnished, or quite gaudily, as the style of the house may permit. It is no uncommon thing for a down-town merchant to take a house, furnish it, hire a housekeeper, use as many rooms as he may wish, and then allow the woman to let out the rooms to regular boarders, or nightly, to parties who may come for an evening, or who may previously have engaged a room. Parties hire a room by the week or month, pay in advance, and come and go when they please. "A widow lady, with more rooms than she can use;" "rooms to let to quiet persons;" "apartments to let where people are not inquisitive;" "rooms to let, with board for the lady only," are of this class.

To a stranger in the city, a search for board is quite hazardous. A family that is not well known may not be reputable. One with a wife and family of daughters is quite as likely to get into a house of assignation as anywhere else. No reputable lady, who keeps a boarding house, will take a gentleman and woman to board of whom she knows nothing. Parties must come well recommended, and the fact of marriage must be well known.

Cheap hotels are used for purposes of infamy. The hotels that rent rooms by the day are not particular what relation parties sustain to each other, so long as the rent is promptly paid, and no one disturbs the peace. One or two houses up town, run on the European plan, became so notorious as resorts of the abandoned, that they were compelled to close, or entertain the lowest and most vile. First class hotel keepers have quite as much as they can do to keep their houses free from this social nuisance. Men and

women take rooms, and are registered as Mr. and Mrs. ——. The relation of the parties may be veiled for a day or so; but the keen eyes of hotel men soon detect the position of the parties, and then they are packed off, be it day or night. Without this precaution no respectable house could be kept.

Some time since a reverend gentleman was at a leading hotel, where he staid some days. He was in a fine position in a neighboring city, and had much personal wealth. He was of the old school, wore a decidedly clerical dress—white cravat and black suit. At the table, near him, sat a well dressed, quiet lady, not more than twenty-five years of age. She said but little, was elegantly arrayed, wore few ornaments, and those of great value, indicating wealth and taste. She accepted the attentions the courteous clergyman bestowed. She seemed to be quite alone, seldom spoke to any one, made no acquaintances, and came in and went out unattended. A table acquaintance sprang up. The husband of the lady was a merchant, then out of the city on business, and would be back in a few days; the lady was quite alone; knew but few persons; so strange to be in a hotel alone in a large place like New York; it was not always safe to make acquaintances in a city,—so she said. The acquaintance ripened; new attentions were proffered and accepted. The parties met in the parlor, and went together to the public table. Soon the husband came, and made one of the trio. He was a quiet, gentlemanly-looking man, dressed in a nice black suit; and his jewels, that shone from his finger and his shirt bosom, were all that indicated that he was not

a man of the cloth. He drank a glass of wine with the attentive doctor, and thanked him for the kind and considerate attention his wife had received from his hands. One day, as the parties sat at their meals, quite cosy and chatting, a merchant came to dine. He was well acquainted both with the clergyman and with the merchant and his wife. An interview was soon had between the new comer and the divine. "How long have you been acquainted with those parties you were to-day dining with?" said the merchant. "Only a week or so." "Do you know who they are?" "O, yes; he is a wealthy merchant of this city, and the lady is his wife, and a remarkably modest and agreeable woman she is." "The man is not a merchant. He is one of the most notorious gamblers in the city, and the woman is not his wife." Without bidding adieu to his newly-formed acquaintances, the clergyman paid his bill and departed, with a firm resolution never again to be misled by appearances, never to form intimate associations with strange men and women at a hotel, and never to be gallant to a lady he knew nothing about.

In New York, especially in the fashionable streets and avenues up town, nobody is supposed to know his next door neighbor, nor anything about his business, house, or family. A house of prostitution, even, may be so quietly and "respectably" conducted as to be supposed by the nearest neighbors, if they interest themselves at all in the matter, to be a young ladies' private school, or a fashionable boarding house. The character of a house of assignation is still less likely to be discovered. No doubt many landlords let such

houses, knowing the purpose to which they will be devoted, and they charge an exorbitant rent, which is virtual blackmail, requiring also that the house shall be so conducted as to avoid suspicion. The tenant is willing and able to pay a very high rent, as letting single rooms at an extravagant rate and for short periods, over and over again, brings enormous returns.

STREET WALKERS.

The tramps on the sidewalk, who annoy the passer-by, and dog the footsteps of men who walk Broadway after ten o'clock, are mostly young girls, who have an ostensible trade in which they are employed during the day. Many of them are waiter girls in low restaurants, who are known as the "Pretty Waiter Girls;" or they work in hoop skirt factories, binderies, or in some place where girls congregate together. Not all the girls in saloons and concert rooms are bad. But few remain long in that connection who do not become so. The wages paid to waiter girls vary from five to fifteen dollars a week. To this is added the wages of infamy.

The homes of most of the street girls are in the suburbs of New York. They come in from Brooklyn, Hoboken, Jersey City, Harlem, and other places easy of access, and can be seen coming and going night and morning, and their employment is as well known as that of any trade in New York. Many of them are mere girls. Some have run away from home, and have a place to lay their heads on condition that they divide the spoils of the night. Some are orphans, and take the street to keep themselves out

of the almshouse. Some have brutal or drunken mothers, who drive their children into the street, and live in idleness and debauchery on the infamous wages of their daughters. Some get coal, rent, and food from the hands of a child who sleeps all day and is out at all night, and the thing is too comfortable to admit of much scrutiny.

Most of these girls have a room in the city that they call their home,—a small, plainly furnished sleeping apartment. This room is rented by the week, and paid for in advance. To this place company is taken, and the night spent. If robbery is committed, as it is frequently, the room is deserted the next morning, and the occupant goes, no one knows where. As the rent is always paid in advance, the landlord is no loser.

BED HOUSES.

All over New York, in parts high and low, houses abound that bear the designation of bed houses. A location, fashionable or disreputable, is selected according to the class of custom that has to be secured. No one knows who is at the head of such institutions. Often landlords who are known on 'change as reputable men fit up a bed house, and hire some hag to take care of it. The location is well known. The house is dark, and all about it is quiet. If a noise was allowed, the police would step in and shut up the thing as a nuisance. One of the most notorious houses of this class has fifty rooms. Sometimes a room is engaged in advance. But usually parties come to the house, enter the vestibule, and

wait the response to the ring. A person appears in the dim light. But no feature can be seen. If there is no room vacant, the quiet, low answer is, "All full." If otherwise, the parties are admitted. A dim candle is put into the hand of a servant, and the money for the room paid at once, and the customers are escorted up stairs.

VISITORS.

No rooms are so profitable. A well regulated bed house is the most lucrative house in New York. Women who have tried to keep respectable boarding houses often find "a gentleman friend" who will open such a house, or be a guarantee for the rent. Men are found who not only will furnish such houses and take their pay in installments, but advertise so to do. Into these houses come the street walkers, who find their victims on and near Broadway. If the girls have not the money, their companions have. Gray headed old men can be seen wending their way late at night under the lead of a child scarcely fourteen years old. Appointments are made at saloons to meet at a named house in the night. Low theatres, low and vile restaurants, and dance cellars bring up custom. Women can be seen going in from nine to ten at night with pitchers, plates, and household articles in their hands. They go to keep an appointment previously made; and they go out from home with the articles in their hands under pretence of buying something for breakfast, leaving husband or father asleep from toil. But more than all, people come in coaches—some, private ones. The coachman

has his eye teeth cut. He knows what is going on. But the mistress or master has made it all right with him. From the heated soirée, where wine has flowed in abundance, from the opera or concert, the parties take a ride in the locality of a bed house, and pass an hour or so in it before the coach goes to the stable, and the mistress or man unlocks the hall door with the pass key. From twelve to two, elegant coaches and plain hacks can be seen before the doors of these lodging houses, waiting for company—the women deeply veiled, the men so wrapped up that recognition is not common. Houses in low localities are preferred, if clean; if in better localities, the coming and going of coaches would attract attention. Lodgings are cheap, and run from fifty cents to ten dollars. Parties remain all night if they choose. The doors are never closed. They stand open night and day. Knock when customers may, they will find a welcome.

WOMEN ON THE PAVE.

For a half century the streets running parallel to Broadway, on either side, from Canal to Bleecker, have been the abode of women who walk the streets. In walk, manners, dress, and appearance they resemble the women of their class, who, three thousand years ago, plied their wretched trade under the eye of Solomon. About eight o'clock they come out of their dens to the broad pavement,—up and down, down and up, leering at men, and asking for company or for help. At eleven at night, when the street is clear, and not a soul is to be seen, as a man passes a corner, all at once

a flutter will be heard, and a woman flitting out from a side street, where she has been watching for her victim, will seize a man by the arm, and cry out, "Charlie, how are you?" or, "Where are you going?" If the man stops for a talk, he will probably follow the woman, as an "ox goeth to the slaughter." On passing a man on the street, if the party looks after the woman, her keen sight detects the slight move, and she turns and follows the looker-on. Some of these walkers are splendidly educated. Some take their first lessons in degradation on the pave. Love of dress and finery, unwillingness to work, a pique at a lover, a miff at the stern family arrangement, are causes enough to send a young girl on the street.

AN INCIDENT.

A gentleman in this city employs in his factory a large number of females. He is quite careful to get respectable girls. He demands a written testimonial before he will admit any one. Among those at work for him were two sisters. They were models of propriety and order. They were neat in their dress. Early and punctual they were at work. They mingled but little in society; were quite reserved in their conversations; said but little, and kept constantly at work. Their quiet and industrious manners, silent and resolute conduct, living seemingly for each other, and always acting as if some great secret weighed them down, or bound them together, called out the sympathy of their employer. But they resisted all sympathy, refused to make him their confidant, and asked only to be left alone. They came and went

regularly as the sun. One night this gentleman was walking alone on Broadway quite late. As he passed Houston street a young girl accosted him. The tones of her voice seemed familiar. He drew her to the gas light. The moment he did so the girl gave a scream, darted down the street, and was out of sight in a moment. She was one of the model sisters in his factory. The next morning the girls were not in their usual place, and he saw them no more. All that he could hear of them was, that long before they came to his factory they were on the street. Each night while in his employ they followed street walking as a vocation. All they ever said about themselves was said to one who, in the factory, had somewhat won upon their confidence. They refused to join in some pastime proposed, and gave as a reason, that they had no money to spend on themselves; they were saving, they said, all the money they could get to take up the mortgage upon their father's farm, as he was old and feeble. Filial love could do no more than this!

The Eighth and Fifteenth wards are crowded with tenement houses. Suites of rooms, at a low rent, suitable for cheap housekeeping, can be had. And here the same class of street walkers are found when at home.

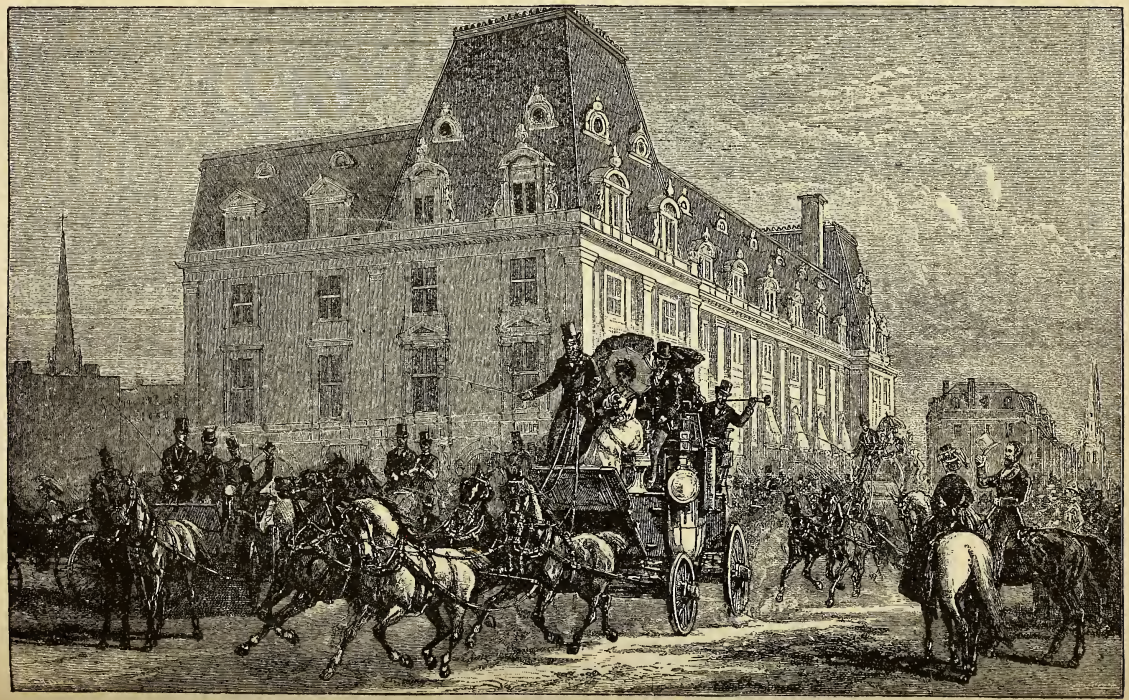
HOW STREET WALKERS APPEAR.

Girls new to the business are flush in health, well dressed, and attractive. They visit theatres, ride in cars, go in omnibuses, hang round the hotel doors, and solicit company with their eyes and manner, rather

than by their speech. This class throng the watering places. They travel up and down the North River. Two or three of them take a state room, and move round among the passengers soliciting company. This custom became, the past summer, a great nuisance. Lady passengers were annoyed, both in their state rooms and out, with the conduct and vile talk in the rooms near them. Some, unwilling to be so annoyed, left their rooms and remained in the saloons all night. Broadway is not a more noted place for women of this class than are the boats on the North River.

From this grade the class descends to mere ragged, bloated, drunken dregs, who offend all decency as they ply their trade. The second season reveals the destructive power of this mode of life. Pale, young women, thin and wan; women who know early what it is to want fuel and food; women scantily clad, who shiver as they tell their tale and ask relief; women who know that life is brief, and the future without hope—such persons compose the great mass of street walkers. A short life they lead, and if their tale is true, it is not a merry one.

The court room of the Tombs on Sunday morning, at six o'clock is a suggestive place. Children from twelve to sixteen; women from sixteen to sixty; women on their first debauch, in all their finery, and tinsel, and pride, with the flush of beauty on their cheeks, with which they hope to win in the path they have chosen, and from whose faces the blush has not yet passed away forever; and persons in their last debauch, without anything that marks the woman left to them,—these indicate the life and doom of New York street walkers.



Scene on Fifth Avenue.

CHAPTER XIX.

CLUBS OF THE CITY.

SOME OF THE INSTITUTIONS WHERE WEARY MEN SEEK QUIET AND RECREATION—THE UNION LEAGUE, MANHATTAN, BLOSSOM, CENTURY, NEW YORK, UNION, LOTOS, COACHING, ST. NICHOLAS, LAMBS AND AUTHOR'S CLUBS—PET HOODLUM ORGANIZATIONS.

NEW YORK CITY enjoys a variety of clubs. It would really be a difficult matter to enumerate them all, apart from the consideration of space in this volume; a brief glance at the principal institutions of this nature, however, will prove interesting to readers of every class. The club is an imported feature. It has flourished in England for centuries where it is made to serve the purpose of home to members. In this country it is not quite so stamped in domesticity. The club is rather regarded by busy Americans as a place where a tired man can find quiet, peace and recreation after the day's toil, protected from the invasions of his family—a rather neat way of putting it on the whole. No matter how desirous a wife may be of urging her claims for a spring bonnet, her husband is safe from her when he crosses the portals of his club. It is more to him than his castle, for once within its walls he can even defy his mother-in-law. It is only upon rare occasions that a woman can obtain admission to her husband's

club, when the annual reception or something of like nature is given, and then she must go under his escort. Were she to follow him to the club door, and introducing herself demand an immediate audience, the very servant who admitted him the moment before, would unblushingly affirm to the lady that her husband was probably out of the city, or that at any rate he had not visited the club for something like a month of Sundays. When a person visits a club and inquires for a member, the doorman does not know whether the gentleman sought is in or out. He takes the card, however, and if the member is in and desires to see the caller all well and good, admittance is then easy, but when the card is noted, a simple shake of the hand is sufficient if he does not wish to see the one without, and the doorman gravely returns with the statement that the gentleman is not in.

The cuisine of the New York clubs is first class; it is as good as anything to be found in the leading hotels, and is surpassed only by Delmonico. The wine list is also good, and the best of whiskies and brandies are always on the sideboard. Considerable difficulty is encountered when one, unless he be famous, seeks to become a member of some of the more prominent clubs. Initiation fee and annual dues range all the way from two to five hundred dollars, and then they are always full, and the names of dozens of applicants are always on the list. Some of them again you can scarcely enter without being importuned to be a candidate. Indeed, those to which outsiders have ready access need to increase their list, and an invitation may not be altogether disinterested. The

St. Nicholas, New York, Manhattan, and Lotos are usually very willing to accept a few more of a suitable kind, and there is no trouble commonly in being elected. But at the clubs that are invariably full the chances are against almost any man not of special distinction, and therefore desirable. The danger is not so much of being blackballed, which is uncommon, as of being dropped, which cannot be other than very mortifying to any sensitive person. Usually there is a committee on admissions, and nearly ever member of the committee—in cases where vacancies are infrequent—has a friend he is anxious to get in. Hence, a candidate not known to and desired by some of the committee has no prospect of election, whatever his estimable or clubbable qualities. The committee are naturally anxious to get rid of the names that precede those of their friends, and employ every device to do so. Honorable, likable men are passed over so often that they seem objectionable, and after a certain time are dropped, without any thought of discrimination against them, so that the committee's friends may be taken up. The candidate, of course, knows nothing of this inner working; he innocently supposes that he stands on his merits or demerits. He is told that he has been dropped, no reason being assigned, and his pride is deeply hurt, though some careless associate may have urged him to be put up, assuring him of the certainty of election. Nothing is more uncertain.

POLITICAL CLUBS.

The political clubs are the Union League, Manhattan and Blossom. They are known to all public men.

The Union League is Republican and the Manhattan Democratic. The Blossom is almost exclusively given over to Tammany men. The first named has long enjoyed distinction in the field of statesmanship. It first gained power during the war, when such men as Thurlow Weed, Horace Greeley, Henry J. Raymond, Hugh Hastings, A. B. Cornell, Roscoe Conkling, William M. Evarts, John Bigelow, William M. Smythe and millionaire Morton were towers of strength. Titles for this group are not required. They had much to do with shaping the destinies of the country. Later on, in its Twenty-sixth Street home, it paid more attention to local politics. Many a slate was prepared by its members and sent through successfully, and again many a machine deal was thwarted. The Union League Club always stood upon an elevated plane. It is now situated in Thirty ninth street.

The Manhattan Club is on the corner of Fifth Avenue and Fifteenth street. For the past quarter of a century it has borne the name of every distinguished national Democrat upon its rolls from Tilden to Governor Hill, from Douglass to Randall; and its reception to Seymour, Bayard, McClellan, Hendricks and Thurman are events long to be remembered. The only time the club was ever lacking in hearty, loyal recognition of a guest was when it tendered President Cleveland a reception immediately following his election to the White House. His demeanor was so chilly, so studiedly freezing, that the members could not relieve themselves from a feeling of oppression and awe. Rumor has it that

after the mugwump guest had departed, the Jeffersonian members of the club assembled around a table where nothing but Bourbon was permitted to flow, and drank John Kelly's health until morning, voting him a better Democrat and a wiser one, in his opposition to Cleveland, than they.

The Blossom Club is at Twenty-third and Broadway. Since the death of John Kelly, Augustus Schell and Sidney P. Nicholls, it is falling into decay. The New York Club is at Twenty-sixth street and Fifth Avenue; the Century at Twenty-first street and Fifth Avenue, while the Union is down at Twentieth and Fifth Avenue. Now for a description of the less widely known clubs, beginning with the Lotos.

THE LOTOS CLUB.

The Lotos is one of the clubs that saved its life by getting into Fifth Avenue. It was formed sixteen or seventeen years ago, and occupied for its first home a house in Irving Place, adjoining the Academy of Music. Largely composed originally of journalists, it understood the value of advertising and employed it to advantage. It was the first, I think, to have Saturday nights, with music, recitations, etc., for the introduction of which fiendish custom an awful retribution cannot be much longer delayed. Many of its members were turbulent, unscrupulous, irresponsible, so that internal discords and unpaid bills accumulated until most of them were expelled. After it had been purified it became financially weak, the dismissed members having circulated such damaging

falsehoods about it as to prevent members from joining. It still appeared prosperous; but the directors knew that it required for self-preservation a radical change, a new environment. They found that they could lease a house in the Avenue, and they determined to take it. The experiment was worth trying. They might not flourish there, but they would certainly die if they remained in Irving place. In addition to moving, they decided to be less exacting as to membership. They had formerly claimed to be, in a sense, artistic, having a large proportion of the members artists, actors, authors, or journalists. These, on the whole, had proved so troublesome that they arrived at the opinion that business men, if less intellectual and scholarly, would be more tractable as well as prompter in payment. The Lotos, though still assuming to be mentally superior to most social organizations, is now full of brokers, merchants, accountants and salesmen. It is, in consequence, prosperous; it is out of debt, and its limit—five hundred—is nearly full, though its initiation is now $200 and its annual dues are $75.

The club continues to advertise itself by giving dinners to every man of any prominence it can secure, by ladies' days, picture shows, and Saturday nights. All its social and festive occasions are fully noticed in the newspapers, reporters being always cordially welcomed and seductively treated. Individual Lotus-eaters are very fond of seeing themselves in print, and they are fully gratified by the complaisance of the press. Chauncey M. Depew, General Horace Porter, Whitelaw Reid (the president), Fred. R.

Coudert, and other members invariably speak at dinners, and their remarks are invariably printed, so that belonging to the Lotos is a tickler to their vanity, easily worth the small price of $75 a year. The general impression, particularly out of town, is that the Lotos is crowded with orators and wits; that you cannot jostle any man there dozing over a newspaper without freeing his mind of a store of brilliant epigrams. Such is the fallacious effect of ingenious and persistent advertising. The plain truth is, that the club ordinarily is as dull and dreary as such bodies generally are. It is bright only at stated intervals, and then in spots, merely, after ample study and rehearsal. Many men who have joined it with fond anticipations have been cruelly disillusioned. It is a kind of prosaic marriage after a poetic courtship.

THE COACHING CLUB.

The Coaching Club is necessarily small and necessarily luxurious. Only twenty coaches with their owners belong to the organization, and the expense of keeping a coach is so great that no one without a fortune would attempt it. A man should have an income of $50,000 to $60,000 at least to warrant him in joining the club, and few men, comparatively, possess any such means, even in New York. The number of coaches is limited to twenty-five, and not more than fourteen or fifteen appear at the annual spring parade, always witnessed by a throng of people, who may be curious to see men that can afford to pay so much for an idle fancy.

There are, I think, about seventy or eighty members, as three or four persons may be, and often are, jointly interested in a coach. As an example, August Belmont and two or three of his sons belong, so that some one of the young men may be on the box when their father has more serious business to occupy him. He is an enthusiastic whip, however, and enjoys driving a four-in-hand despite his accumulation of years. Col. William Jay, son of the Hon. John Jay —that is his whole history—is president of the club, and Frederick Bronson, secretary. Very few of the younger members amount to anything. They are mostly rich, and nothing else. They do no business, and are apt to boast of this, though they would not have the capacity to earn their own living if it were the humblest. It gratifies their vanity to be "gentleman coachmen," because it advertises their wealth, than which nothing, to their narrow minds, can be better. Driving coach is not a very lofty or ennobling employment, even when done in the most pecunious manner, but it may be well that a brainless, characterless fellow should do that skillfully, than lead a life of absolute idleness. Coaching, healthful physically, if not mentally, requires a vast deal of leisure, which the majority of the members are abundantly able to give it. It has been adopted from the leisurely privileged class of England, generally lords or lordlings, who, in order to revive an old custom, drive, during the season, from London to Brighton or Oxford, or some other point near the metropolis, taking the regular fare, like any other coachmen, from such passengers as may apply. The thing is

rather absurd and artificial there, and quite as much so here. The drives here are usually to Pelham, Larchmont, or Tuxedo Park, the passengers, always friends of the members, engaging their places so long beforehand, that there is no chance for outsiders who might like to take the air in that agreeable way. The handsome coaches, with their fine horses and daintily dressed ladies, seen, as they intend to be, to full advantage on their lofty perches outside, look very gay and festive as they roll along in the soft sunshine to the tooting of the horn. They invariably attract attention, and awaken admiration in the streets and along the country high roads. The club's headquarters are in Fifth Avenue near Thirtieth Street, but they set out from the Hotel Brunswick, where they have their breakfasts, luncheons and dinners in town. The Coaching Club is not particularly useful, but it is ornamental, adding to the decorative features of the daily pageantry of the metropolis.

UNIVERSITY AND LAMBS.

The University club, Henry H. Anderson, president, is one of the very few clubs that, having been in Fifth avenue, has voluntarily moved out of it. The general tendency is exactly the other way, the avenue being regarded by clubs as the promised land from which dissolution alone expels them. The removal to Madison square is strong evidence of the University's faith in its financial condition and in its future. It might have staid where it was, at Fifth avenue and Thirty-fifth street (the New York club

has lately bought the building and will occupy it after many alterations), if the rent asked had not been so exorbitant as to be prohibitory. It pays an enormous price for its present quarters—formerly the Union League—but as they have chambers and a theater that bring in a revenue the directors find the well-arranged house less unreasonable than it seems. The club was formed about the beginning of the civil war, and in that exciting time so languished that it was decided to keep the charter alive by periodic meetings and await the return of peace for its development. The idea was auspicious. The club was revived four or five years ago and with immediate success. Its list, I learn, is now full—600—with many applicants for admission. The initiation and annual dues are $200 and $100. To be eligible one must have received the degree of A. B. from some recognized university or college, and as graduates are so common nowadays in every part of the country the club will have no lack of material to keep it full. The members have some common ground to stand on, and some topic of reciprocal interest, which is more than may be said of the majority of such organizations. Academic education is of little practical or even of decorative advantage, as those best know who have received it. Only those who, as a rule, have been deprived of it consider it of importance. We always overrate what we have missed, because imagination paints glowingly the blank in our experience, which might have been nearly a blank after our experience.

The Lambs, who meet in East Twenty-sixth street, are not, as might be inferred, the guileless victims of

Wall street operators, but a confederation of actors. The shepherd is Lester Wallack, one of the oldest and most renowned of his profession, and his flock have many a good time in their rooms, where they give quaint reminiscences, and tell comical stories illustrative of their experience. No one not in some way connected with the theater is eligible to membership; but external barbarians are often invited to the entertainments. Late suppers and Sunday dinners—Sunday being the only leisure day for actors—are frequent, and invariably pleasant. Players make a jolly company around the festal board, entering into the spirit of the occasion with extraordinary zest. They are averse to set speeches—the bane of conviviality—but their easy, informal talks are full of freshness and interest. I have heard worn men of the world say that they have had more genuine pleasure in a single evening, or rather night—for their evening does not begin until 12 o'clock—with the Lambs than they could have had in a dozen evenings spent at the regular clubs.

Another similar organization is the Elks, of which Antonio (Tony) Pastor, so long identified with variety shows, is the leading light. It is wholly inferior in assumption and tone to the Lambs, as may be judged by the professional and social standing of the two men at their head, who accurately represent the character of the similarly dissimilar associations.

A SAMPLE HOODLUM CLUB.

But there is still another class of clubs in New York which only seem to flourish on Manhattan Island.

They are assemblies of young toughs who range in age from sixteen to twenty-two years. Almost every police precinct, and at least every ward, boasts one. They are perfect hot houses for sin and debauchery. Gaudy names are sported by some of the associations of this ilk. For instance, the Fourth Ward has its "White Roses," "Original Hounds" and "Twilight Coterie," while the Sixth Ward can boast of "The Gentlemen's Sons" and "Straight-backs." The origin and growth of such assemblies are all pretty much alike, except in political seasons. Then some politician becomes the patron saint, and is bled liberally by the club bearing his name. Last fall the "Dead Rabbits" of East Houston street were transformed in one Sunday afternoon to the "Henry George Legion," and on turning out the following Tuesday evening mystified the police as to their identity. The young men quite frequently name their associations in honor of the alderman of their Ward. Such action usually secures a $25 contribution from the person thus honored. These clubs as a rule spring from the street corners, and are composed in the main of hoodlums, toughs and guttersnipes of the masculine gender. For the first few months a tough club enjoys no hall. Its members meet of evenings and Sundays on the street corners around grocery and cigar stores. An assessment of a couple of pennies per head is levied for beer, and an old bucket or can is brought into requisition and made to do duty as a "growler." The beverage is purchased and the youngsters make merry over it drinking, telling vile stories, cracking obscene jokes, and making indecent and vulgar com-

ment upon respectable passing pedestrians. It seems their especial license to insult women who look as though they were not tenement house products. After a time the club grows in strength and importance, numerically speaking, until it is deemed the proper thing to hire a hall. A room over the corner saloon or cigar store is rented for a few dollars a month, and then the club is in clover. It elects a regular set of officers—a president, secretary and treasurer. I remember the "White Roses," three dozen strong, of a few years ago, quite well. They used to meet over a cigar shop in the New Bowery, within a stone's throw of the Oak Street Police Station. Saturday nights were their regular meeting nights. Owing to the adjacency of a beer saloon, and the subvention of the cigar man's small boys, gallons of beer were run up the side stairs. They smoked until all was blue, drank until all were drunk, and frequently fought until the police came and made a hasty bouquet of the Roses. Then, in honor bound, those members who were not present during the melee, or who escaped, devoted Sunday morning to raking up enough money to pay the fines of those in quod. This accomplished, a grand hallelujah meeting of the Roses would be held in the afternoon at which the beer would flow like water.

What did these young men do? What is the occupation of the hoodlum generally—the one who manages to wear new clothes, red neck-ties, and carry a cane? Some are light porters, and others tend in the stores in the ward. Some drive a butcher's cart or an express van, and some are so very shady that it would be impossible to tell what their walk in life is.

Gloom rests upon it until some fine morning the whisper goes abroad among the "Roses" or the "Hawthornes," or the "Gentlemen's Sons," as the case may be, that Snickey, or Ginger, or Bottles, has been "snatched" by the police for burglary and sent to Sing Sing. The president speaks as sorrowfully over their companion's fate as if he had lost his mother. A visiting committee is appointed and money put up to buy the exiles tobacco.

But to hasten to the withering of the Roses of that year (they bloomed again the next, and are probably hearty this season). One Saturday night the club was drunker than usual, for the meeting was an important one. The president rapped and rapped with his gavel, but they would not come to order. Two divisions of the association were striving for the mastery, and at last, seeing that it could not be settled according to the rules of Cushing's Manual, or any other work on parliamentary proceedings, they pitched into each other in real Tipperary style. Chaos, confusion and riot reigned supreme in about a minute. The president began to knock the members down with the gavel, and would have gone through the entire roll of membership in that manner had not some one knocked him down with a baseball bat. The financial secretary was danced on; the treasurer lost part of an ear, while the mishaps to individual members were past narrating.

The breaking of glass and smashing of furniture announced to the cigar man below that the "Roses" were having a monkey and parrot time, and he concluded to send for the police. The police came, saw

and conquered. The Roses fought at first, but the municipal weapon won. All the officers were walked to the station house except the president, who, on account of his position, and because he was the only one hit with a pitcher, was put into a cab. There was no defense made to the charge of disorderly conduct, and no Rose made any complaint against another. So all that could be done was to fine them $10 each. The treasurer shelled out the nucleus of the fund intended for the spree that had caused the disturbance, and by contributions, which were swelled by some of the aristocratic members sending out rings and watches to the "hock shop" by the door man, the entire amount was raised, and the battered band departed. The cigar man brought a suit for damages to furniture against the club, which fact in itself, perhaps, had a good deal to do with the members not coming together as a regular body any more that season. They contented themselves with boarding the excursion barges of other associations, thrashing the bar keeper, drinking all the beer, and scaring the women and children to death; but beyond this they did not indulge in any pastime of a social nature.

CHAPTER XX.

NEW YEAR'S DAY IN NEW YORK.

ITS ANTIQUITY.—THE PREPARATION.—THE TABLE.—THE DRESS OF THE LADIES.—THE RECEPTION.—NEW YEAR'S NIGHT.

NEW YORK without New Year's would be like Rome without Christmas. It is peculiarly Dutch, and is about the only institution which has survived the wreck of old New York. Christmas came in with Churchmen, Thanksgiving with the Yankees, but New Year's came with the first Dutchman that set his foot on the Island of Manhattan. It is a domestic festivity, in which sons and daughters, spiced rums and the old drinks of Holland, blend. The long-stemmed pipe is smoked, and the house is full of tobacco. With the genuine Knickerbockers, New Year's commences with the going down of the sun on the last day of the year. Families have the frolic to themselves. Gaiety, song, story, glee, rule the hours till New Year's comes in, then the salutations of the season are exchanged, and the families retire to prepare for the callers of the next day. Outsiders, who "receive" or "call," know nothing of the exhilaration and exuberant mirth which marks New Year's eve among Dutchmen.

THE PREPARATION.

The day is better kept than the Sabbath. The Jews, Germans, and foreigners unite with the natives in this festival. Trade closes, the press is suspended, the doctor and apothecary enjoy the day,—the only day of leisure during the year. It is the day of social atonement. Neglected social duties are performed; acquaintances are kept up; a whole year's neglect is wiped out by a proper call on New Year's. All classes and conditions of men have the run of fine dwellings and tables loaded with luxury. Wine flows free as the Croton, and costly liquors are to be had for the taking. Elegant ladies, in their most gorgeous and costly attire, welcome all comers, and press the bottle, with their most winning smile, upon the visitor, and urge him to fill himself with the good things. The preparation is a toilsome and an expensive thing. To receive bears heavily on the lady; to do it in first-class style draws heavily on the family purse. A general house-cleaning, turning everything topsy-turvy, begins the operation. New furniture, carpets, curtains, constitute an upper-ten reception. No lady receives in style in any portion of any dress that she has ever worn before, so the establishment is littered with dressmaking from basement to attic. This, with baking, brewing, and roasting, keeps the whole house in a stir.

THE TABLE.

Great rivalry exists among people of style about the table—how it shall be set, the plate to cover it, the expense, and many other considerations that make

the table the pride and plague of the season. To set well a New Year's table requires taste, patience, tact, and cash. It must contain ample provision for a hundred men. It must be loaded down with all the luxuries of the season, served up in the most costly and elegant style. Turkey, chickens, and game; cake, fruits, and oysters; lemonade, coffee, and whiskey; brandy, wines, and—more than all, and above all—punch. This mysterious beverage is a New York institution. To make it is a trade that few understand. Men go from house to house, on an engagement, to fill the punch bowl. Lemons, rum, cordials, honey, and mysterious mixtures from mysterious bottles brought by the compounder, enter into this drink. So delicious is it that for a man to be drunk on New Year's day from punch is not considered any disgrace.

DRESS OF THE LADIES.

This is the most vexatious and troublesome of all the preparations for New Year's. Taste and genius exhaust themselves in producing something fit to be worn. The mothers and daughters quarrel. Feathers, low-necked dresses, and gorgeous jewelry the matron takes to herself. The daughters are not to be shown off as country cousins, or sisters of the youthful mother, and intend to take care of their own array. The contest goes on step by step, mingled with tears of spite and sharp repartee till midnight; nor does the trouble then end. Few persons can be trusted to arrange the hair. Some persons keep an artist in the family. Those who do not, depend upon a fash-

ionable hair dresser, who, on New Year's, literally has his hands full. Engagements run along for weeks, beginning at the latest hour that full dressing will admit. These engagements run back to midnight on New Year's eve. Matron or maid must take the artist when he calls. As the peal of bells chime out the Old Year, the doorbell rings in the hairdresser. From twelve o'clock midnight till twelve o'clock noon, New Year's, the lady with the ornamented headtop maintains her upright position, like a sleepy traveler in a railroad car, because lying down under such circumstances is out of the question. The magnificent dresses of the ladies; diamonds owned, or hired for the occasion; the newly-furnished house, adorned at great expense; the table loaded with every luxury and elegance; the ladies in their places; the colored servant at the door in his clerical outfit—show that all things are ready for

THE RECEPTION.

The commonalty begin their calls about ten. The élite do not begin till noon, and wind up at midnight. Men who keep carriages use them, the only day in the year in which many merchants see the inside of their own coaches. Exorbitant prices are charged for hacks. Twenty-five dollars a day is a common demand. Corporations send out immense wagons, in which are placed bands of music, and from ten to twenty persons are drawn from place to place to make calls. The express companies turn out in great style. The city is all alive with men. It is a rare thing to see a woman on the streets on New Year's

day. It is not genteel, sometimes not safe. Elegantly dressed men, are seen hurrying in all directions. They walk singly and in groups. Most every one has a list of calls in his hand. The great boast is to make many calls. From fifty to a hundred and fifty is considered a remarkable feat. Men drive up to the curbstone if they are in coaches, or run up the steps if they are on foot, give the bell a jerk, and walk in. The name of one of the callers may be slightly known. He is attended by a half a dozen who are entirely unknown to the ladies, and whom they will probably never see again. A general introduction takes place; the ladies bow and invite to the table. A glass of wine or a mug of punch is poured down in haste, a few pickled oysters—the dish of dishes for New Year's—are bolted, and then the intellectual entertainment commences. "Fine day"—"Beautiful morning"—"Had many calls?"—"Oysters first rate" — "Great institution this New Year's"—"Can't stay but a moment"—"Fifty calls to make"—"Another glass of punch?"—"Don't care if I do"—"Good morning." And this entertaining conversation is repeated from house to house by those who call, till the doors are closed on business. Standing on Murray Hill, and looking down Fifth avenue, with its sidewalks crowded with finely dressed men, its street thronged with the gayest and most sumptuous equipages the city can boast, the whole looks like a carnival.

NEW YEAR'S NIGHT.

The drunkenness and debauchery of a New Year's in this city is a disgrace to the people. As night ap-

proaches, callers rush into houses where the lights are brilliant, calling for strong drinks, while their flushed cheeks, swollen tongues, and unsteady gait tell what whisky and punch have done for them. From dark till midnight the streets are noisy with the shouts of revellers. Gangs of well-dressed but drunken young men fill the air with glees, songs, oaths and ribaldry. Fair ladies blush as their callers come reeling into the room, too unsteady to walk, and too drunk to be decent. Omnibuses are filled with shouting youngsters, who cannot hand their change to the driver, and old fellows who do not know the street they live on. Joined with the loud laughter, and shout, and song of the night, the discharge of pistols, the snap of crackers, and illuminations from street corners, become general. At midnight the calls end; the doors are closed, the gas turned off, the ladies, wearied and disgusted, lay aside their gewgaws, very thankful that New Year's comes only once in the season.

Since the introduction of the District Telegraph, with its multitude of messengers, a large amount of New Year's calling is done by simply sending cards, considered equivalent to calls, by these messengers. The day before New Year's, some of the up town offices receive these envelopes by bushels, and the next day duly distribute them, while the supposed "callers" are in their rooms or at their clubs, smoking cigars and drinking their own healths.

CHAPTER XXI.

CENTRAL PARK.

ORIGIN OF THE GREATEST FREE PARK IN THE WORLD—HOW IT MAY BE REACHED FROM THE BUSINESS SECTION OF THE CITY—OBJECTS OF UNIVERSAL INTEREST—THE MENAGERIE AND MUSEUMS—CLEOPATRA'S NEEDLE—THE MALL—GATES AND THEIR TITLES—RIVERSIDE PARK AND GENERAL GRANT'S TOMB.

IT is not a little curious that the unsurpassed location of the Central Park owes its origin to a quarrel among politicians. It is difficult to conceive of a finer location. Its extent, central site, natural features, outlets, drives, and attractions are exceeded by no similar enclosure in the world. In 1850, the legislature of New York entertained a bill for the purchase of a piece of unimproved land, known as Jones's Wood, for a public park. The party who introduced the bill was a senator from New York. An alderman of the city was his bitter opponent. After the bill had passed locating the park at Jones's Wood, the alderman called upon Mr. Kennedy, since General Superintendent of Police, to get him to unite in defeating the purchase. Mr. Kennedy had thought nothing of the bill. A map was brought and the site examined. The points made by the alderman were, that the senator who introduced the bill was interested, and would be largely profited by the sale.

The plot was on the extreme eastern side of the city; it was small, scarcely a dozen blocks; a thick population bounded it on the south, Harlem shut it in on the north, the East River formed another boundary, and enlargement was impossible; besides, the price was enormous.

While examining the maps, Mr. Kennedy pointed out the present site of the park. It was then one of the most abandoned and filthy spots of the city. It was covered with shanties, and filled with the most degraded of our population. The valleys reeked with corruption and every possible abomination. It was viler than a hog-pen, and the habitation of pestilence. As a place for building it was nearly worthless, as the grading of it was out of the question. As a site for a public park, its inequalities of hill and dale, its rocky promontories, and its variety of surface, made it every way desirable. The great point of the alderman was to defeat his political opponent and the bill for the purchase of Jones's Wood. The eminent fitness of the new spot was conceded at once. The omnipotent press joined in the new movement. The proposed name of Central Park was received with acclamation. The purchase of Jones's Wood was annulled. The bill for the opening of Central Park passed. In 1856, the purchase was complete, and the work commenced.

THE COMMISSION.

At first the Central Park was a corporation matter. The city officials were so corrupt that the friends of the measure refused to put it into the hands of the Common Council. The aldermen, in city matters,

were omnipotent. They were county officers as well as city. If they sent a bill to the Council, and that body refused to concur, the aldermen could meet as a Board of Supervisors, and pass the bill that the Council had rejected or the Mayor vetoed. The Legislature put the affairs of the park into the hands of a Commission, made up of distinguished men, representing the great parties of the city.

On receiving their appointment, the commissioners called a meeting of the distinguished citizens of New York to consult on the laying out of the park. Washington Irving took the chair. The models of Europe would not do for New York. This park was not for royalty, for the nobility, nor the wealthy; but for the people, of all classes and ranks. Drives, public and quiet; roads for equestrians and for pedestrians; plots for games and parades, for music and public receptions, must be secured. The main features that the park now wears were adopted at that meeting.

HOW TO GET TO THE PARK.

There are several routes by which Central Park may be reached from the lower portion of the city. All elevated trains start from the Battery. The Sixth Avenue Elevated Railroad takes the visitor to the entrance known as the Artist's Gate, on Fifty-ninth street; the Third avenue elevated, to the same thoroughfare, with a walk of four blocks to the left; from the Post Office, the Broadway, Eighth Avenue, and other surface horse railroads, and also the Fifth Avenue stages (fare 5c.), which start from the cor-

CENTRAL PARK, SATURDAY AFTERNOON.

ner of Eleventh street, convey one without change to the various park entrances on Fifty-ninth street.

On the way up Fifth avenue one passes an almost unbroken series of the handsomest private residences, churches, and other public buildings to be found in the world. At Eleventh street is the First Presbyterian Church; Fourteenth street and vicinity is a great center of the retail dry goods trade, the stores being spacious and magnificent, while the display of millinery, fancy goods, etc., can be seen in no other city. On the corner of Fifteenth street is the Manhattan Club, a great Democratic headquarters; the house of August Belmont may be seen on the northeast corner of Eighteenth street; the northwest corner of Twentieth street is occupied by the Union Club, while directly opposite is the Lotos Club. The South Dutch Reformed Church is on the southwest corner of Twenty-first. At Twenty-third street, Broadway crosses the avenue.

The visitor has now arrived at Madison Square, one of the most attractive and striking features of New York. On the east is Madison avenue, the home of wealth and refinement. Broadway touches its southwest corner, and Fifth avenue forms its western side. East Twenty-third and East Twenty-sixth streets make its southern and northern limits. On every side may be seen hotels which are palaces, club houses costly and elegant beyond description, and churches and private dwellings of great beauty. The famed Fifth Avenue Hotel stands on the corner of Twenty-third street, and above it at Twenty-fourth street is the Albemarle, while at Twenty-fifth street

is the Hoffman House. Quite a curiosity in the center of the park is an enormously high flagstaff, on top of which is one of the most powerful electric lights in the world, and which at night can be seen from almost anywhere in the city. In the southwest corner of the park is the statue of Wm. H. Seward, erected in 1876. Madison Square is the favorite haunt of the eccentric George Francis Train, who may be seen almost every day seated on his favorite bench surrounded by children. At the northwest corner is a statue of Admiral Farragut, by A. H. Gaudens. In the little square forming the junction of Broadway, Fifth avenue and Twenty-fourth street, stands the stone shaft erected by the city to the memory of General Worth. Immediately behind it is the New York Club. Just beyond, at the southwest corner of Twenty-sixth street, is Delmonico's famous establishment, while diagonally opposite is the Brunswick Hotel, and the Victoria Dutch Reformed Church is on the corner of West Twenty-ninth street; at Thirty-fifth street is Christ Church; at the corner of West Thirty-seventh street is the Brick Presbyterian Church; and here the stage climbs the gentle elevation known as Murray Hill, where may be always seen an exhibition of the wealth and luxury of the residents. Most of the noted and wealthy families of the city live in this locality. The two brick houses on the west side, between Thirty-third and Thirty-fourth streets are the residences of the Astor family, while the vast white marble palace, covered with the most elaborate carvings, is Mrs. A. T. Stewart's house. On the east

side, at Thirty-ninth street, is the Union League Club House. The massive stone Croton Reservoir skirts the west side of the avenue between Fortieth and Forty-second streets, and on the southeast corner of the latter thoroughfare is the Columbia Bank. The Jewish synagogue, Temple Emanu-El, is at Forty-third street; at Forty-fourth street comes the Episcopal Church of the Heavenly Rest, and at Forty-fifth street the Universalist Church of which Dr. Chapin was formerly the pastor. Filling the entire space between Forty-sixth and Forty-seventh streets is the justly celebrated Windsor Hotel. Jay Gould resides at No. 579, opposite. The Fifth Avenue Dutch Reformed Church is at Forty-eight street. Then comes St. Patrick's Cathedral, the largest and finest edifice of the kind in the United States. Next comes the Roman Catholic Orphan Asylum, and directly opposite are the residences of the Vanderbilt family. On the northwest corner of Fifty-first street is that of the late Wm. H., and on the southwest corner of Fifty-second street, that of Wm. K. Vanderbilt, while on the northwest corner of Fifty-seventh street is the residence of Cornelius Vanderbilt. At Fifty-third street comes St. Thomas' Episcopal Church; at Fifty-fourth street, the well known St. Luke's Hospital; and at Fifty-fifth street the Fifth Avenue Presbyterian Church, Rev. Dr. John Hall, pastor.

Finally, at Fifty-ninth street, is the spacious Central Park Plaza.

INTERESTING FEATURES.

The park contains ten miles of carriage roads, eight of bridle paths, and twenty-five of foot paths—

to all of which additions are being constantly made. Within its precincts are the best roads for riding and driving in the country, while the lake has for many long years been famed, not alone for its beauty in summer, but for the smoothness of its skating ice, during the winter months. The Zoölogical Garden, and Menagerie too, are always open, both winter and summer, together with the various museums and art galleries. The zoölogical department is now, as it has been for the last twenty-eight years, in charge of Mr. W. A. Conklin, who is a corresponding member of the London Zoölogical Society. None better could be found to fill this responsible position, as the general appearance of the department plainly shows. The purchase of the land (although considered worthless on account of it being covered with rocks), together with the improvements, has cost over $20,000,000 up to the present time, and further expenditures are contemplated and in progress. Large and comfortable open carriages will always be found in waiting at the Fifth and Eighth avenue entrances, for the convenience of those visitors who wish to ride round the grounds. The fare for the entire trip is only 25 cents. Three or four stops are made, and the visitor may leave the carriage in which he started at any one of these, walk for a shorter or longer distance, and then continue his or her ride in the next carriage which comes along. For instance, one good plan is to leave the carriage at the Terrace Bridge (the driver will announce it), cross the lake in one of the many safe and comfortably fitted up boats which are always to be found here, and after a pleasant tour

Central Park---Terrace.

through what is known as the "Ramble," visit the Belvedere. Then stroll along the elevated breezy paths around the great reservoirs to Mt. St. Vincent, where there is an elegantly furnished café, and where any carriage that passes may be taken back to the Fifth or Eighth avenue entrances. Another pleasant trip is to walk to the Terrace, and then take a carriage for Mt. St. Vincent, from which place an exceedingly picturesque walk may be taken through the woods and up the lovely valley which leads off to the west towards Eighth avenue, and then through the pine woods to the Belvedere and the Ramble. Crossing the lake again, another carriage may be taken at the Terrace for Fifty-ninth street. Then again, the simple ride up and back—a distance of about six miles—affords the visitor a view of the chief points of interest, and is a most charming and invigorating journey. Although the driveways are pretty well thronged in fine weather during the whole day, yet it is at the latter portion of the afternoon, between 3·30 and 5·00, that the most costly and elegant equipages and turnouts make their appearance.

A short distance from the entrance at Fifth avenue and Fifty-ninth street, on the right, is a sign bearing the inscription, "To the Menagerie." The first section in this department is devoted to the monkey tribe, whose antics are both interesting and amusing. Chief among them is "Crowley," the chimpanzee, who narrowly escaped death from pneumonia last year, but who was finally restored to health by constant and careful nursing on the part of his keeper, for whom he has always evinced the most tender

attachment. Leaving the monkey house, on the right is a fine collection of gaily plumaged tropical birds. Those with vari-colored beaks almost as large as their bodies are called toucans. Cockatoos, paroquets, etc., and numerous small birds of different varieties will also be found there, where a lengthened stay is not relished by nervous individuals, on account of the unearthly screeches which salute their ears. In a spacious enclosure close by are some magnificent specimens of the now almost extinct North American bison, or buffalo, which are well worth close attention, as no finer can be seen anywhere. In the next compartment is an unequaled group of eagles, vultures, and condors, perched upon the branches of dead trees placed within the wire fence that encloses them. The eagles, especially, are beautiful specimens of the "Bird of Freedom," and should not be passed by. Pigeons, pelicans, etc., fill the next section, and appear to be happy and contented in their really spacious and comfortable quarters.

A little further on, to the left, is what may be termed the menagerie proper, containing, as it does, the lions, tigers, leopards, panthers, hyenas, ant-eaters, etc. The "king of beasts" is represented by two noble-looking male specimens and two females. The Bengal tigers are three in number, and are the finest specimens to be found in America, while leopards, panthers, and hyenas also occupy each a separate compartment. Outside the menagerie building are a number of pens, in the first of which are located the black, shaggy and diminutive Kerry cattle from Ireland. That curious looking animal,

with long flowing beard and a hump on its back, in the second compartment, is the sacred bull of the Hindoos. A herd of fifteen elephants from India, loaned by Barnum to the Park authorities, will prove attractive, as also will the prairie dogs' village, the entrances to whose burrows may be plainly seen. Then come the camels, one of whom, a female, some time ago gave birth to the only young ever born in this country, it is said. Her progeny are still alive, and bid fair to be the admiration of visitors for many years to come. The remaining enclosures contain jackals, fallow deer, elks, and raccoons, while cranes, herons, pelicans, brightly-plumaged flamingoes, ducks, and other members of the feathered family may be seen enjoying themselves each in their own particular way. Perched on a slight eminence to the right is the cave of the bears, one side of the enclosure in which they are confined being formed of solid rock. In addition to common brown and black bears, a couple of immense white Arctic bears, for whose comfort a large plunge bath has been provided, are to be seen here.

Having "done" the menagerie, one may retrace his steps to where the same path branches off, just under three large willow trees. A short distance, and there is a play ground for children, turning to the left, and crossing the driveway, and taking the path to the right, we come to a few stone steps, and then enter a long rustic arbor or archway, at the Great Circle, from which a nice view may be obtained of the Mall, and its constant stream of pedestrians. To the right is the Casino, built of stone, and fitted up

in a most elegant manner as a restaurant. Walking back through the arbor again, we reach the Terrace, which is, without doubt, one of the most beautiful and artistic structures in the whole park. It is built of fine soft stone, covered with the most intricate carvings. The central stairway goes down under the roadway, while the two side flights of steps are beyond. All three, however, join below at the edge of the lake, where there is an immense bronze fountain—"Bethesda"—representing the figure of an angel blessing the waters. The idea of the fountain was suggested by the story of the Pool of Bethesda (St. John v, 2-4). The figure of an angel stands in the attitude of blessing the waters. She bears in her left hand a bunch of lilies, emblems of purity, and wears across her breast the "crossed bands" of the messenger angel. She seems to hover over, as if just alighting, a mass of rock, from which the water gushes in a natural manner, falling over the edge of the upper basin, slightly veiling, but not concealing, four smaller figures, emblematical of the blessings of Temperance, Purity, Health and Peace.

The Belvedere is a tall tower built of stone, from the top of which a most extensive view may be had of the city and suburbs. Looking south, the spires in the lower portion of the city may be seen. To the west is the Hudson River and the country beyond, while eastward may be had glimpses of the Sound, Brooklyn, and the whole Long Island shore. Northward are the two large reservoirs, and beyond that again is the upper part of the city, Harlem and High Bridge. A path alongside the road, to the left, leads

Central Park---The Mall.

to the Common, where is a large and magnificent group of eagles in bronze. The "Common," sometimes denominated "The Green," is a fine meadow containing sixteen acres. A flock of blooded sheep is pastured here, in charge of a well trained and intelligent colley, or sheep dog. Visitors are not generally allowed to walk on the grass, but on certain days, usually Saturdays, this place is declared free, and then thousands of young children roam about at their own sweet will. On such days signs are put up marked "common," and then the grass land is free to every one. But a short distance away is the "Carrousel," so called, where will be found swings, a "merry-go-round," and other similar amusements for children.

The Mall is a broad pathway, a quarter of a mile long, and with a total width of 208 feet. The main central walk is thirty-five feet wide, lined on each side with magnificent shade trees, the rest of the plateau being covered with greensward. Seats are numerous and are placed as close together as comfort will allow. Near the head of the Mall, on the west side, is the music pavilion, an exceedingly ornate structure of the pagoda fashion. Music is provided here during the summer season by first class bands, generally on Saturday and Sunday afternoons. The statues to be found here embrace the most artistic in the park. That of Shakespeare, at the lower end of the Mall, was placed there in 1872, on the three hundredth anniversary of the great dramatist's birthday. Second is a statue of Robert Burns, presented to the city of New York by resident Scotchmen in 1880.

Next is the figure of Sir Walter Scott, erected in 1871, and also presented by resident Scotchmen; further on is that of Fitz Greene Halleck, the poet, which dates back to 1877.

A short distance to the left is the ideal figure of an Indian hunter and his dog, the work of Mr. J. Q. A. Ward. Then, also, there is a bronze bust of Beethoven, erected in 1884. Still keeping to the right hand pathway, after leaving the Mall, skirting the edge of the Ramble, we come to the Small Reservoir. This covers an area of 35¼ acres, and has a capacity of no less than 150,000,000 gallons of water. It is about 116 feet above the level of the sea. Upon a slight eminence to the right is the Obelisk, the Needle of Cleopatra. This most interesting ancient relic was presented to the city, through the Department of State, in 1877, by the late Khedive of Egypt. The work of removing this gigantic block to New York was entrusted to Lieut.-Com. H. H. Gorringe, U. S. N., who designed massive and novel machinery for the purpose. This "monolith," as it is termed, is the sixth in size of all the obelisks of Egypt. It was made at the command of Thutmes III, the brother and successor of Hatshepu, the "woman king," whose name is borne on the two great obelisks of Amen-ru—one of which is still standing, the other being prostrate. The hieroglyphics on the sides of the obelisk are all eulogistic of the renowned Thutmes III and his successors, Ramses and Usorken I. These inscriptions, therefore, take us back to a period more than 1500 years before Christ, and to the Araneæan age in the history of the Holy Land, which was in-

vaded and conquered by Thutmes III. Moses gazed upon this wonderful block of stone, whose origin was almost lost amid the mists of time when Augustus Cæsar and Antony fought over Cleopatra. Lately its surface has been treated in a peculiar manner with paraffine, as a protection against the weather, the alternate heat and cold of our climate having caused small portions of the stone to chip off. Upon the Eastern side of the driveway, almost directly opposite the Obelisk, is the Metropolitan Museum of Art, which is open every week day. On Mondays and Tuesdays a charge of 25 cents each person is made for admission; other days, free. The Museum is still in its infancy, but now rests upon a firm foundation, and will, in time, be able to rank with famous institutions of the same nature in Europe. The first acquisition of any importance was the Blodgett collection of pictures, consisting mainly of examples of Flemish and Dutch masters, but also containing some excellent specimens of French, Spanish and English artists. The archæological collection, consisting of over 10,000 objects, gathered together by General Di Cesnola, U. S. Consul, during his residence in the island of Cyprus, was next added. The present building was opened on March 30, 1880, and forms but a small portion of the large series of edifices it is proposed to erect. The main hall is 109 feet long from east to west, and 95 feet wide from north to south. There are entrances at both the east and west ends, from which stairways lead to the picture galleries on the floor above and to the balconies. The center of the hall is devoted to the exhibition of

loans and late acquisitions, while the space under the south balcony contains the terra-cotta ware of the Di Cesnola collection. The smaller statuary is under the north balcony, the large under the east, and the modern under the western. Up-stairs the small southern gallery is hung with the pictures of old masters, some of which are only lent to the Museum trustees; the larger gallery containing only those which are the property of the Museum. The south balcony contains the ancient Greek glass, while in flat cases around the railing are the various gold ornaments of the Di Cesnola collection. In the north balcony is a fine collection of oriental porcelain, as well as specimens of Japanese art and Egyptian antiquities. Among the most valuable of the paintings belonging to the Museum, exhibited in the large eastern gallery, is the "Return of the Holy Family from Egypt," by Rubens. This was painted for the Church of the Jesuits, Antwerp. It is on wood, was originally arched at the top, and was taken from the church by virtue of the decree of the Emperor Joseph II in 1877, suppressing the Jesuit order, and confiscating their property. It is 109 inches high and 70 inches broad.

Another painting by Rubens is the "Lions Chasing Deer," brought from Italy, where it formed part of Cardinal Fieschi's famous collection. There are also two Van Dyck's, one being "St. Martha Interceding with God for a Cessation of the Plague at Tarascon," which formerly belonged to the Royal Museum at Madrid, whence it was taken by King Joseph Bonaparte when he fled to France; the other

is a portrait of "Miss De Christyn," from the collection of M. De Ribancort.

The Di Cesnola collection consists of articles of all sorts, found in the ancient cities and tombs of Cyprus. The statues are arranged according to their style of art, beginning with the early Egyptian, and ending with the later Greco-Roman. The specimens of terra-cotta, nearly 4,000 in number, consist largely of vases, of which no two are exactly alike. The collection of glassware numbers about 1,700 pieces, of both Phœnician and Greek workmanship. The gold and silver ornaments were found in the temple at Curium, mostly. Among other acquisitions lately made by the Museum is a memorial to the unfortunate poet, Edgar Allan Poe, author of "The Raven," which was presented by the actors of New York.

The next object of interest is the Great Hill, so called. Here a perfect panorama lies stretched out at the feet of the visitor, as it were, not only of the Park itself, but of the whole country for miles around. On the very brow of this bold outlook over the Harlem plains there is still standing a stone structure, which formed part of a line of fortifications erected here during the war of 1812. For some time it was used for the storage of gunpowder, and hence it is now commonly designated as the Powder Magazine. Returning southward, past the eastern side of the reservoir, the next object of interest deserving of special comment is the American Museum of Natural History, just outside the Park proper, at Eighth avenue and Seventy-eighth street, on what is known as Manhattan Square.

The Museum was formally opened on December 22, 1877, President Hayes being among those in attendance. Its style is a modern Gothic, the material used externally being red brick for the walls and Maine granite for the window trimmings, etc. The general interior arrangement is probably the best that has yet been devised for the purpose, and, in fact, leaves little to be desired. The various collections are arranged in large halls, and, in one instance, in a balcony running around the main hall. At each end of these halls is a large vestibule, containing stairways and offices for the curator of the department to which the floor is devoted. At present the entrance is at the southern end. Each hall is 170 feet long by 60 wide. The lowest story is eighteen feet high; the second or principal story, including the balcony, thirty feet; the upper story twenty-two feet, and the story in the Mansard roof sixteen feet.

The lower story, excepting several cases of corals, reptiles and fishes, is mainly devoted to mounted specimens of mammalia. It also contains the Jesup collection of North American woods, prepared in a most attractive and pleasing manner, and which have not been on exhibition for a very great length of time. The floor of the second-story hall contains the mounted birds, numbering somewhere about ten thousand specimens, large and small, arranged in their geographical order. The gallery is set apart as an archæological department, and contains specimens of the implements of the Pacific islanders, spears and lances of various people, carved war clubs, Indian dresses and weapons, stone axes, pottery, etc.—all in

upright cases. Suspended from the ceiling is a monster war canoe, carved out of one tree. In the railing case is the De Morgan collection of stone implements from the valley of the Somme (northern France), and specimens from the Swiss lake dwellings, presented by Mr. and Mrs. Robert L. Stuart. There is also the Powell collection from British Columbia, presented by H. R. Bishop, a collection from Hudson Bay, gathered by Professor Robert Bell, presented by Hugh Auchincloss, and several minor collections. On the upper or third floor is the James Hall collection of paleontological and geological specimens, together with other recent acquisitions of a similar nature. In the desk cases in the middle of the hall is arranged what is known as the Jay collection of shells, presented by Miss C. L. Wolfe, daughter of the first president of the museum. Here, too, is a fine representative collection of minerals called the "Bailey Cabinet."

A short but pleasant walk along the pathway, southward, soon brings the visitor within sight of the Seventh Regiment monument, a bronze figure of a private soldier of that command, modeled by J. Q. A. Ward. It was erected in commemoration of those members who fell in battle during the late civil war. It is much admired as a work of art, and is considered by many as being one of Mr. Ward's best productions. The Prince of Wales' tree stands on the right-hand side of the Grand Drive, almost opposite the centre of the Mall. There were originally two trees—one an English oak, and the other an elm, but only the first mentioned now survives. It was

planted by the Prince of Wales during his visit to this country in the fall of 1860. During the same season in which the Prince of Wales made his offering, the Japanese Embassy, then visiting the city, planted a young cedar on the opposite side of the of the drive, a little further up. Unlike the Prince's oak, the Japanese cedar did not live, but its place has been supplied by another which still flourishes. Appended is a list of the various entrances, or gates, as they are called, together with their location: Fifth avenue and Fifty-ninth street, Scholars' Gate; Sixth avenue and Fifty-ninth street, Artists' Gate; Seventh avenue and Fifty-ninth street, Artisans' Gate; Eighth avenue and Fifty-ninth street, Merchants' Gate; Fifth avenue and Sixty-seventh street, College Gate; Eighth avenue and Seventy-second street, Woman's Gate; Eighth avenue and Seventy-ninth street, Hunters' Gate; Eighth avenue and Eighty-fifth street, Mariners' Gate; Eighth avenue and Ninety-sixth street, Gate of all Saints; Eighth avenue and One Hundredth street, Boys' Gate; Eighth avenue and One Hundred and Tenth street, Strangers' Gate; Fifth avenue and Seventy-second street, Childrens' Gate; Fifth avenue and Seventy-ninth street, Miners' Gate; Fifth avenue and Ninetieth street, Engineers' Gate; Fifth avenue and Ninety-sixth street, Woodman's Gate; Fifth avenue and One Hundred and Second street, Girls' Gate; Fifth avenue and One Hundred and Tenth street, Pioneers' Gate; Sixth avenue and One Hundred and Tenth street, Farmers' Gate; Seventh avenue and One Hundred and Tenth street, Warriors' Gate.

Riverside Park.

GENERAL GRANT'S TOMB.

Just to the northwest of Central Park is another one of the city's popular breathing places. It is Riverside Park, and is made famous from the fact that it is the burial place of General U. S. Grant. The park is a narrow and somewhat irregular strip of land lying between Riverside avenue and the Hudson River. It commences at Seventy-second street, and continues northward as far as One Hundred and Thirtieth street. The average width from east to west is about five hundred feet, while the entire length is not far from three miles. The total area is about 178 acres, some portions of which have already been laid out by the Department of Public Works. The park is considerably above the level of the river, and the views from the driveway are most striking and picturesque, giving every now and then charming glimpses of the tree-covered park, long stretches of the beautiful Hudson River, the Palisades, and the Weehawken hills beyond. It is believed, and with good reason, too, that the vicinity of Riverside Park, will, in time, become pre-eminently the aristocratic part of New York. The tomb of General Grant is on a beautiful elevation fronting the Hudson River, and between One Hundred and Twenty-Third and One Hundred and Twenty-fourth streets. Its atmosphere, already solemn and melancholy, is rendered more impressive by a detachment of soldiers, acting as a guard to the tomb. The interment of this distinguished man took place August 8, 1885. His monument will be completed in the course of a couple of years.

CHAPTER XXII.

THE GAMBLING HOUSES.

HANDSOMELY FURNISHED PARLORS WHERE THE TIGER IS MORE RELENTLESS THAN IN HIS NATIVE JUNGLE.—HOW SOME OF THE PRINCIPAL HOUSES ARE ARRANGED. — JOHN MORRISSEY'S CONNECTION WITH GAMBLING.—DAY AND NIGHT GAMES.—THE PLUCKING SYSTEM.—FEMALE GAMBLING HOUSES.—POOL ROOMS, POLICY AND LOTTERY.

GAMBLING has had its ups and downs in the metropolis. It was first introduced by camp followers of the British army during the Revolution, when New York was in the hands of the red coats. Once introduced the vice made itself at home, remained when the British evacuated the city, and soon became one of the institutions of free America. The back rooms of Water, Front and West street "taverns," as they were called four score years ago, were the principal scenes of play. It was not until about 1825 that anything like regular out and out gambling places were introduced. Then a house near the old Tontine at the foot of Wall street was thrown open, dedicated to games of chance. Accommodations were provided for persons desirous of hazarding money at cards, dice and checkers. The stakes, it is said, were not large, and the play while popular was not extra ruinous. Now all is changed, and if a man, to descend into slang of the day, "owned the earth," he could easily lose it in a night at any of the

principal New York gambling hells. The police have fought the gamblers for a dozen years. At times they succeed in closing a majority of these dens of infamy, but they do not seem able to close them all or to keep any of them shut for an extended interval. The better class of gambling houses are on Broadway, and Fifth and Sixth avenues between Twenty-third and Thirtieth streets. One of the heaviest games of faro on Manhattan Island, is in nightly blast, only a half dozen doors from fashionable Grace Church. Three years ago the police announced that they had closed for the summer every gambling house in the city. At that time Grace Church was erecting a new steeple, and the writer being editorially connected with a New York daily newspaper published a paragraph to the effect that if the steeple fell it would crash through the roof of a gambling house and kill a dozen men at play. In the course of a couple of days a portion of the steeple did fall, but as it did not fall in the direction of the club house in question, the gamesters escaped. The paragraph taken in connection with the steeple mishaps, served, however, to annoy the sporting fraternity for a time.

The first-class houses of to-day are superb in all their appointments. A brown stone front or a marble building is selected, and kept in grand style. The door is set off by a broad silver plate, usually bearing the name of some club, and rich heavy blinds or curtains at the windows hide the inmates from prying eyes. If one wishes to enter he rings the door bell. This is answered by a finely dressed colored doorman, for all the servants are black. They are trained to

their duties, and are silent and polite. To your salutation the doorman, if you are not known to him asks "who do you wish to see?" You name the proprietor or a friend, and are at once invited to the parlor. The elegance of the establishment dazzles you. The doors are of rosewood. The most costly carpet that can be imported lies on the floor. Mirrors of magnificent dimensions extend from the ceiling to the floor. No tawdry frescoing, but costly paintings by the first artists, adorn the walls and cover the ceiling. The richest of gold, gilt, and rosewood furniture in satin and velvet abound.

ARRANGEMENT AND TABLE.

The basement of the house is devoted to domestic labors. The front parlor is used for dining. The dinner is served at six o'clock. Nothing in New York can equal the elegance of the table. It is spread with silver and gold plate, costly china ware, and glass of exquisite cut, and the viands embrace all the luxuries of the season served up in the richest style. Fruits, home and foreign, fill the sideboard, and wines and costly liquors are to be had for the asking. Among the keepers of the first-class gaming houses there is a constant rivalry to excel in the matter of dinners and the manner the table is spread. The rooms are open to all comers. All are welcome to the table and sideboard. No questions are asked, no price is paid, no one is solicited to drink or play. A man can eat, drink, look on, and go away if he pleases. But it must be profitable business, or men who a few years ago were drunken prize fighters could not now be millionaires. A man who does not

spend one dime in the house can call for the choicest wines, and drink what he will, as freely as the man that leaves thousands at the bank.

These splendid suppers are only baits; and the superb sideboard, with its fine liquors, furnishes stimulants to play. There is a feeling, too, in one who eats and drinks these good things, that he ought to risk a little money.

To the rear of the dining room or front parlor is the principal gaming room. It will contain one or more faro lay-outs, owing to the demands of the play, and a roulette or rouge-et-noir table. The baccarat tables and poker rooms are usually on the third floor. Poker is so common that "stud" is about the only species of this game allowed in a first-class gambling house. It has a regular dealer, who is always on the look out for the house commission.

THE GAME OF FARO.

The game of faro is the most popular and fascinating of all games of chance. It is so simple that almost any person after a brief visit to a table believes that he has thoroughly mastered its intricacies. Here is a brief description of it: A complete pack of fifty-two cards is used. The pack is placed in a small silver box, face upward, the uppermost card being always public. Strong springs at the bottom of the box keep the cards pressed closely against the surface. At the right hand side of the box is a small slit or aperture which permits of one card being pushed out at a time. The box rests on a table and the dealer sits behind the box and manipulates

the cards. In a chair to the right of the dealer sits the look-out, a man who, like the dealer, is employed by the house. He watches all bets placed to see that the house gets its winnings, and he also settles all disputes between the house and players. On the table to the front of the box is spread the lay-out. This is a representation of the thirteen different suits in the pack, arranged in two rows, beginning at the dealer's left hand with the ace and ending at his right with the seven spot. Then the second row, which faces the players, comprises the eight, nine, ten, Jack, Queen and King. A small rack called "the cases" is on the opposite side of the table from the dealer. It is arranged like the lay-out, and each card is represented by four buttons. Some person—usually a player—keeps the cases. When the dealer draws a card from the box, say it be an ace, the case-keeper will shove back one of the four buttons from the ace in the cases. By this agency the players can at any stage of the game tell at a glance how many cards remain in the box and their denomination. The top card is called the soda card, as being in view it can neither win nor lose. The card directly under it, the second card, is the losing card, while the third one wins. Should two cards of the same suit come out together, two kings, two queens, etc., the play is called a split, and the game takes half of the bets wagered by the players. The play is conducted by ivory checks called "chips," and their color denominates their value. In first-class houses white chips are worth a dollar and a quarter, blues two and a half, and reds five dollars each. Other

colors are also used, upon which the house places its own value; but the ones enumerated are the popular colors. Twenty chips comprise a stack. A player can bet all the way from a single chip or a "split chip" to the house limit, which ranges from one to five hundred dollars, owing to the pleasure of the proprietor. A player can also back a card to lose or win, or any combination of cards which may attract his fancy. A person wishing to play purchases some chips, any quantity he may desire. If the table is not too crowded he is given a chair. He may commence at any stage of the deal. If he fancies the ace to win he may put as many chips as he likes, not exceeding the limit upon that card. Should he desire it to lose he "coppers" it; *i. e.* places a small black button of wood on the uppermost of his chips on the card. Playing a card open is to win. If he is playing the card to win, and it should be directly underneath the exposed card, his chips would be swept away. Should the ace come out third, he would win, and the dealer would place opposite his checks the same number of checks he wagered. Then the player can transfer his bet to another card, reduce it in size or quit the game altogether. He can also play every card in the lay-out at the same time if he deems fit. At the end of a deal, when only three or four cards remain in the box, then comes what is designated "calling the turn." If the player succeeds in naming the rotation in which the cards come out, he is paid four to one; in other words, the house bets him four to one he cannot call the turn.

Some play lightly; they lose five or ten dollars and

then stop. Many play deep, and losses are heavy. From ten to fifty thousand dollars frequently change hands in a night. Merchants, small tradesmen and clerks often play until they lose all, and then put up watches, jewelry, pledge their salaries and incur debts of honor that must be paid, all through their passion for play. Defalcation, peculation, fraud, theft, forgery, follow a visit to the hells in high life. Recently one man lost three hundred thousand dollars. There is at present a man in this city who "plays system," as it is called. He has had such a run of luck that he broke the bank of one of the first houses, and carried away two hundred thousand dollars in one night. All these gamblers are fast men. They spend all they win on their vices, passions, or in play. When they are low, they visit the low gaming dens of the city, and if their fortune in any way changes, they hasten back and try their luck again in a first-class house. Many gamblers do not lay up five dollars in five years.

THE COMPANY.

None but men who behave like gentlemen are allowed the entrèe of the rooms. Play runs on by the hour, and not a word spoken save the low words of the parties that conduct the game. But for the implements of gaming there is little to distinguish the room from a first-class club house. Gentlemen well known on 'change and in public life, merchants of a high grade, whose names adorn benevolent and charitable associations, are seen in these rooms, reading and talking. Some only drink a glass of wine,

walk about, and look on the play with apparently but little curiosity. The great gamblers, besides those of the professional ring, are men accustomed to the excitement of the Stock Board. They gamble all day in Wall and Broad streets, and all night on Broadway. To one not accustomed to such a sight, it is rather startling to see men whose names stand high in church and state, who are well dressed and leaders of fashion, in these notable saloons, as if they were at home. The play is usually from five to twenty-five dollars. A stock of checks is purchased, and these played out, the respectable player quits the table. But old and young, men in established business and mere boys, are seen night after night yielding to the terrible fascination of play.

JOHN MORRISSEY'S HOUSE.

A few years ago John Morrissey was a resident of Troy. He kept a small drinking saloon, of the lowest character. It was the resort of the low prize fighters, gamblers, thieves, and dissolute persons of all degrees. So low, and dissolute, and disreputable, was the place, that it was closed by the authorities. With other traits, Morrissey blended that of a prize fighter of the lowest caste. Drunken, brutal, without friends or money, battered in his clothes and in his person, he drifted down to New York to see what would turn up. He located himself in the lowest stews of New York. At that time the elections in the city were carried by brute force. There was no registry law, and the injunction of politicians, to "vote early and vote often," was literally obeyed. Roughs,

Short-Boys, brutal representatives of the Bloody Sixth, took possession of the polls. Respectable men, who were known to be opposed to the corruption and brutality which marked the elections, were assaulted, beaten, robbed, and often had their coats torn from their backs. The police were powerless; often they were allies of the bullies, and citizens had quite as much to fear from them as from the rowdies. If the election was likely to go against them, and their friends presided over the ballot-box, and should signal the danger, a rush would be made by twenty or thirty desperate fellows, the boxes be seized and smashed, tables and heads broken, the voters dispersed, and the election carried by default.

A local election was to take place in the upper part of the city. The friends of good order were in the majority, if allowed to vote. But it was known that the rowdies would come in force and control the election. A few voters got together to see what could be done, and among them a former General Superintendent of Police. It was suggested that force be met with force, that the ballot-box be guarded, and the assailants beaten off by their own weapons. But where could the materials be found to grapple with the Plug Uglies and their associates? Somebody said that Morrissey was in town ready for a job, and that he could organize a force and guard the election.

One day Mrs. Kennedy came to her husband as he sat in his room, and said to him, "There is an awful looking man at the door, who wants to see you. He is dirty and ragged, has a ferocious look, and is the

most terrible fellow I ever saw. Don't go to the door; he certainly means mischief." Is he a big burly looking fellow? "Yes." "Broad-shouldered, tall, with his nose turned one side?" "Yes, yes," said the impatient lady. "O, I know who it is; it is John Morrissey; let him come in." "O, husband, the idea of your associating with such men, and bringing them to the house, too!" But the unwelcome visitor walked into the parlor. Now, John Morrissey at Saratoga, in his white flannel suit, huge diamond rings, and pin containing brilliants of the first water, and of immense size; tall of stature, a powerful looking fellow, walking quietly about the streets, or lounging at the hotels, but seldom speaking, was not a bad looking man. Seen in New York in his clerical black suit, a little too flashy to be a minister, yet among bankers, merchants, or at the stock board he passed very well as one of the solid men of the city. But Morrissey as he appeared that morning was an entirely different personage. He had come from a long debauch, and that of the lowest kind. He was bruised and banged up. His clothes were tattered. The Island was all that seemed to be opened to him. With him a bargain was made to organize a force of fighters and bullies, sufficient to prevent the ballot-boxes from being smashed, and the voters from being driven from the polls. He said he could do it, for he was at home among desperadoes. True to his appointment, he was at the polls before they were open. He was attended by about thirty as desperate looking fellows as ever rode in a wagon or swung from Tyburn. He

stationed his force, gave his orders, told each not to strike promiscuously, but, on the first appearance of disturbance, each to seize his man, and not leave him till his head was broken. There was no disturbance till twelve o'clock. The late Captain Carpenter was in charge. About noon a huge lumber-van drove up, drawn by four horses. It was loaded with the roughest of the rough, who shouted and yelled as the vehicle neared the curbstone. Bill Poole, at that time so notorious, led the company. They were choice specimens of the men who then made the rulers of New York. Plug Uglies, Bummers, Roughs of the Bloody Sixth, Short-Boys, Fourth Warders, and men of that class, were fully represented. Bill Poole sprang to the sidewalk. Captain Carpenter stood in the door. Addressing him, Poole said, "Cap. may I go in?" "O, yes; walk in and welcome," Carpenter said, and in Poole went. He saw the situation at a glance. He measured Morrissey and his gang, turned on his heel, and, passing out, said, "Good morning, Cap.; I won't give you a call to-day; drive on, boys;" and on they went to some polling place where they could play their desperate game without having their heads broken.

This was Morrissey's first upward step. He washed his face; with a part of the money paid him he bought a suit of clothes, and with the balance opened a small place for play. He became thoroughly temperate. He resolved to secure first-class custom. To do this he knew he must dress well, behave well, be sober, and not gamble. These resolutions he carried out. His house in New York was the most elegantly

furnished of any of the kind in the state. It was always conducted on principles of the highest honor, as gamblers understand that term. His table, attendants, cooking, and company were exceeded by nothing this side of the Atlantic.

AT SARATOGA.

He followed his patrons to Saratoga, and opened there what was called a Club House. Judges, senators, merchants, bankers, millionaires, became his guests. The disguise was soon thrown off, and the club house assumed the form of a first-class gambling house at the Springs. Horse-racing and attendant games followed, all bringing custom and profit to Morrissey's establishment. About this time the celebrated conspiracy was formed by politicians and railroad men to break down Harlem Railroad, and with it Commodore Vanderbilt. As a player Morrissey soon became familiar with Vanderbilt, who spent his summers at the Springs. In the extraordinary movements made by Commodore Vanderbilt to checkmate the conspirators, and throw them on their back, Morrissey was employed to play a conspicuous part, He made his appearance at the Stock Board, backed by Vanderbilt. He traded in Harlem in a manner that astounded the old operators at the board. He was allowed to share in the profits of that bold stroke which ruined thousands who had sold Harlem short.

As Morrissey grew rich he became respectable. He secured an election to Congress where he "respectably" represented his district, seldom speaking,

always voting, never absent from his seat, and never known to take a bribe. There and in the State Legislature he had the reputation of a thoroughly honest politician. Just before his death he was elected to the State Senate, running against one of the most popular Tammany politicians and beating him; but he did not live to take his seat. Honest men of both parties voted for him. It was really a fight against the power of Tammany Hall. Their ticket presented Augustus Schell, one of the oldest and most respectable citizens of New York, but Tammany was in bad odor then, and Democrats and Republicans joined to defeat him. Morrissey's victory, however, hastened his death. He was sojourning in Florida for his health, and returned, against the advice of his physicians, to take active part in the election. He had many good qualities. All his hopes were concentrated in his only son, who was carefully brought up and educated, but who died before his father. Notwithstanding the "Club House" at Saratoga, Morrissey was the most efficient of all in keeping away from that summer resort all gamblers, pickpockets, and other bad characters from New York and elsewhere. He knew them all and they all knew him, and knew that they must keep away. The village of Saratoga owes much to him for his efforts in this direction, and for his endeavors to add to the attractions of the place by a well managed racing track. He did not leave as large a property as he was generally estimated to be worth, but a handsome competence for his wife and some bequests to other members of his family showed that he was far from a poor man when he died.

It is very rare that a gambler makes money. The late hours, the constant drinking, the exciting food that is eaten, the infatuation of play, inevitably lead to destruction. If men begin with a cautious hand, and in what are known as first-class houses, they descend step by step till they reach the lowest depths to which gambling descends. A few men make it a profession, and a few have followed it for half a century. They are men of peculiar organization, who resist the fascinations of play, and never touch the wine cup.

Any one who takes a late city car going up town will find two or three genteelly dressed men, very fashionable in their attire, carefully barbered, profusely covered with jewelry, fat, sleek, and in good condition, evidently on excellent terms with themselves; any night in the week, between twelve and two, this class, looking very much alike, may be seen going to their homes. They are the men who make gambling a business. They do not drink, they do not play. Success in the business they have undertaken forbids this. They attend church, and usually have a pew in a fashionable place of worship. They are liberal subscribers to the causes of religion and beneficence. They would not hesitate to head a subscription with a liberal sum to suppress gambling. It would be policy to do so, and policy is their forte.

A man lives in the upper part of this city, and in fine style. He is reputed to be worth five hundred thousand dollars. He came to New York penniless. He decided to take up play as a business; not to keep a gambling house, but to play every night as a trade.

He made certain rules, which he has kept over thirty years. He would avoid all forms of licentiousness; would attend church regularly on Sunday; would avoid all low, disreputable company; would drink no kind of intoxicating liquors, wine, or ale; would neither smoke nor chew; would go nightly to his play, as a man would go to his office or to his trade; would play as long as he won, or until the bank broke; would lose a certain sum and no more; when he lost that, he would stop playing, and leave the room for the night; if he lost ten nights in succession, he would lose that exact sum and no more, and wait till his luck changed. This system he has followed exactly. While this one man has been successful in this career, tens of thousands, who have tried the hazard, have been carried down into irretrievable ruin.

One of the greatest dangers to which a young man from the country is liable is found in the bad companions met in boarding houses. There are several hundreds of these establishments within a quarter of a mile of Union Square, and each contains from ten to twenty clerks. When a country youth enters one of these he is in a new world. He comes with a stock of good resolutions and has been well laden with paternal advice, but the pressure which now surrounds him is far more powerful. As a matter of course, most of his associates are dissipated, and there is a rivalry which shall be the first to induct him into evil.

Faro is an abbreviation of Pharaoh, whose face was formerly on one of the cards. The leading player is called the "punter," and this is suggested by Pope's lines:

Wretch that I am, how often have I swore
When Winnell tallied I would punt no more!
I know the bait, yet to my ruin run,
And see the folly which I can not shun.

Speaking of the time of Pope, I recently opened an old volume of *The Gentleman's Magazine* and read the following description of the game as it was played a century and a half ago:

First an operator who deals the cards for the purpose of cheating; also two crowpees (croupier), who watch the cards and gather the money for the bank. Then there are two "puffs," who have money given them to play with, and thus decoy others to try; also a bully, who is to fight any gentleman who is peevish at losing his money. Then there is the watchman, who walks up and down and alarms the house on the approach of a constable.

Such is a brief statement of gaming in London in the days of Pope. Hogarth gives a very powerful scene in a gaming-house, being a part of the "Rake's Progress." How many rakes have been ruined since then is beyond all calculation.

Cards are supposed to be of Asiatic origin. Chinese cards have three suits, each of nine cards. It is supposed that they were introduced into Europe by Arabs and Saracens before the thirteenth century. The first historic reference is found in Augsburg, whose records mention the fact that in 1275 King Rudolph amused himself with a game at cards. The most eminent card manufacturer in France in the sixteenth century was Voto. Soon afterward the same business was established in England. It is

said that the marks in the suits of cards were intended to represent four classes in society, hearts being the clergy, spades (from spada, a sword) the nobility, diamonds the citizens, and clubs the serfs. There ought to be one more, to represent the dupes. The most famous of London gamblers was Crockford, whose "hell" sometimes witnessed the exchange of a half million sterling in one night. Byron says that he was asked by an acquaintance where he (the latter) would be found after death. The poet promptly replied in "Silver hell," which was a popular gaming resort of that city. Byron adds that he narrowly escaped a challenge for his keen retort.

Keno is a popular game simply because it is so rapid and so cheap. At 10 cents a chance almost any one can play. Keno is just the game for boys, and the practiced gambler despises such small business; besides this, he can see with half an eye that the chances are usually heavy against the player. Thus, if in faro the bank has six chances out of ten, in keno it has seven or eight. It may be readily seen that keno dens will abound in great cities, and in some localities they may be found side by side in close array. Among the devotees of keno are often found students from the country who have come to attend lectures. They are in some cases supported by the self-denying economy of parents, and even sisters, and could the latter behold the object of their affection squandering his money at the keno table, how great would be the agony! It is well that so painful a spectacle is spared them.

THE SKIN GAME.

There are two kinds of gambling in this city, one known as the square game, which is played only by gentlemen, and in first-class houses; the other, the skin game, which is played in all the dens and chambers, and in the thousand low hells of New York. In the square game nobody is solicited, nor obliged to play, though they visit the rooms. In low gaming-houses it is not safe for any one to enter unless he plays. Persons are not only solicited, but bullied into hazarding something. Runners are out, who visit all the hotels and places of amusement to solicit custom, as drummers solicit trade for dry goods houses. The mode of procedure is usually this. A person arrives in New York, and books his name at a hotel. A sharper, who is hanging round from a low club-house, watches his descent from the coach, or his entrance with his carpet-bag, watches him as he books his name, and waits until he has finished his dinner or supper, and comes into the public room. To a stranger there is no place so lonely and utterly desolate as a great city. The stranger does not know what to do with the time that hangs heavy on his hands till the morning trade begins. The roper-in for the gambling house understands this very well. At the proper time he approaches the visitor, and calls him by name; asks him if he is not from Chicago or New Orleans, as the case may be; announces himself as from that city; speaks about mutual acquaintances. The visitor, thankful that he has found somebody to speak to in this great wilderness, becomes

communicative. The sharper soon finds out whether his companion is a drinking man or not. If he is, an invitation is given to come up and take a drink, in which the health of their mutual friends in New Orleans and elsewhere is duly honored. Each treats the other, and several glasses are drank. From the bar the parties proceed to the front steps of the hotel.

"What are you going to do with yourself to-night?" is carelessly asked by the roper-in. Of course the victim has no plans; he has not been in New York long enough to form any. He is only too happy to accept an invitation to call at a private club house of a friend. "They keep vile liquor in this house; I would not drink the stuff. My friend imports his own liquors; you'll get a fine drink over there." Arm in arm the parties start for the club house, which, of course, is a gambling den. They take a few drinks all round, and then pass into another room, where "a few gentlemen" are having a quiet game by themselves. The roper looks on for a while, and suggests to his friend that he take a chance for a dollar or so; that he is not much accustomed to play, but that he does so once in a while for amusement. He plays and wins; he plays again and wins. The game is so played that winning or losing is at the pleasure of the man who shuffles the cards. Between each play the visitors drink. It costs them nothing, and they drink deep; at least the victim does. Confidentially over their glasses the sharper suggests that his friend back him for the little sum of fifty dollars. The excited man yields, and wins.

He now bets a hundred dollars. The infatuation is upon him. He bets all his money, pledges his watch and jewelry, till, insensible, he is turned out on the sidewalk, to be taken to the station house, or carried to his hotel by the police. In these dens strangers have lost as high as two hundred thousand dollars in a single night. In the morning the gamblers cannot be found, and if found, the sharpers are far away. There are about fifty of these sharpers, who prowl about the hotels nightly, seeking their victims among the unwary. Men who frequent low and disreputable places to fleece strangers and the young are not only professed gamblers, but curbstone brokers and gamblers in stocks, with whom the excitement of the day is exchanged for the hazard of the night.

DAY GAMBLING HOUSES.

There is a class of speculators who are not content with legitimate business nor legitimate hours. The uptown hotels are crowded with them. Rooms are occupied, halls rented, and the day excitement at Wall street is renewed in the evening, and often runs up to the small hours of the morning. The same spirit led to the opening of day gambling houses. These are conveniently located to business. They run from Fulton street to Wall, are found at a convenient distance from Broadway and Water street. They are designed to attract merchants, bankers, young men, and visitors from the country. They have ropers-in, as have the night gambling saloons. These decoys have a percentage taken from the winnings of their customers. Every man they can seduce

to enter one of these establishments, if he lose money, is a gain to the decoy. These sharpers hang round the street, loaf on the curbstone, dog their victims from store to store, proffer them aid, go with them blocks to show them the way, help them to make purchases, propose to show them sights, and at length, as if accidentally, lead them into a day gambling saloon, which is situated very conveniently for the purpose. In these dens, men who have lost in stocks on the street try to make gains. Missing bonds here turn up, missing securities are here found, pledged by confidential clerks, who, until now, were supposed to be trustworthy. Young men who are robbed in the street, from whose hands funds are snatched, from whose possession a well-stuffed pocket book has been taken, find the thief usually within the silent walls of a day gambling house.

HOW THE ROOMS ARE FITTED UP.

The place selected for one of these saloons is in the busiest and most frequented parts of lower New York. A store let in floors is usually selected. A large building full of offices, with a common stairway, up and down which people are rushing all the time, is preferred; or the loft of a warehouse, if nothing better can be had, is taken. A sealed partition runs from the floor to the wall. The windows are barred with wooden shutters, and covered with heavy curtains. The rooms are handsomely carpeted, and gayly adorned. Lounges and chairs line the sides of the room, and the inevitable roulette and faro tables stand in their place. The padded cushion on which

the cards rest tells the employment of the room. The outside door is flush with the partition. A party desiring to enter pulls the bell, and the door opens without any apparent agency, and closes suddenly on the comer. The hardened gambler walks in as he would into a bar room or an omnibus, regardless of observation. But the young man who is new to the business, who has come justly or unjustly by a bill, who has been sent out on an errand and must make up a falsehood to account for his detention, or who is sent from the bank to the Clearing House, or from the Clearing House to the Custom House, and who runs in to try his luck for a few minutes, or for thirty, can be easily detected. He pauses below; goes a story above; looks up and down before he pulls the bell; faintly draws the wire, and darts in like a startled fawn. Not without observation and scrutiny does the customer get into the saloon. The outside door admits him into a small vestibule. The door behind him is closed, and he cannot open it. The bell has announced his presence. He is scrutinized through a small wicket opening in the wall. He must in some way be vouched for. If he comes through invitation of a roper-in he has a card. If all is right he is admitted. The darkness of night fills the room. The gas is lighted. The silence of a sepulcher reigns in the chamber. Persons sit, lounge, and stand in groups; they watch the table, but not a word is spoken except the monotonous utterances of the men who have charge of the gaming.

AN INSIDE VIEW.

Seated at the table to deal the cards sits a man apparently between forty and fifty years of age. These men all seem of the same age and of the same tribe. They are usually short, thick set, square built, pugilistic fellows, half bald, with mahogany faces—men without nerve, emotion, or sensibility. They sit apparently all day long pursuing their monotonous and deadly trade, making no inquiry about their victims, caring nothing about their losses, unmoved by the shriek of anguish, the cry of remorse, the outburst, "O, I am undone! I am ruined! What will my mother say? What will become of my wife and children?" While the wounded are removed, and their outcries hushed, the play goes on. These rooms are distinguished by their silence and quiet tread inside. They open about eight in the morning, and close at four, when the tide begins to turn up town. The amount of misery these day gambling houses create, the loss of money, character and standing, exceeds all belief. The men who carry on this class of gambling down town are connected with the low class up town, and when the day gambling houses close, those that run in the night are opened. The losses are often very heavy. Men enticed into these dens have been known to lose from twelve to fifty thousand dollars a night. There is no seduction in New York more subtle or more deadly than the day gambling houses.

Gambling is far more general in the city than moralists imagine. It is common in all classes, from those who are able to risk thousands down to the

boys and negroes who "play policy" in a hundred different places. There are down town gambling houses, open during business hours, and brokers, clerks and others run in for half an hour to risk their own or other people's money. The police know of these places, and once in a while "raid" them. But they flourish, notwithstanding, and ruin thousands.

LADIES' GAMBLING HOUSES.

It would hardly be thought possible that there was sufficient interest taken in gaming by ladies to lead to the hiring and fitting up of houses expressly for their accommodation. Nevertheless such is the fact. There are quite enough of "lady sharps"—may be innocent of worse knowledge—to warrant the establishment of places at which money can be often lost and seldom won. Women, it is sooth to say, soon acquire many of the tricks and much of the "talk" of confirmed gamesters. A recent publication gives the following graphic description of one of these fashionable resorts of the *crême de la crême* of feminine poker players, through interviewing one of the participants:

"The night after Washington's Birthday, a lady operator who is employed in the office with me asked if I would visit a friend of hers with her. I consented, and after supper she took me to an elegantly furnished house on Rivington street, near Allen, where I was introduced to half a dozen young women who were present. We sat and talked for a while, and then one of the ladies proposed a social game of cards. First it was euchre, and then after a time one of the women mildly inquired if I played

casino. I said I played a little, and then we started in and played two or three games. Then my lady friend who had brought me to the house retired to an adjoining room with another young lady, leaving me playing casino with a girl about twenty or twenty-one. Becoming tired of the game, my opponent suggested she would like to play a little game of poker. I said I didn't know how, but she was alert to give instructions. 'We'll begin on five-cent ante,' she said. She then explained the nature of an 'ante,' the relative value of 'two pairs,' 'three of a kind,' 'straights,' 'full hand,' 'flush,' and so on. I became interested, and inquired how much I ought to bet. 'It didn't matter,' she said. 'Any amount.' We played quite a while and I lost $1.50—all the money I had in my pocketbook. Then we sat chatting, and she said if I'd call some evening she'd teach me the game thoroughly. I promised to come again, and when my friend came into the room where we were she asked me if I could loan her a dollar. I told her I didn't have it, and then we started for home. When we reached the Second Avenue Elevated Station, and were going up the stairs, my friend turned around suddenly and said: 'Susie, I'm busted. You'll have to pay the fare.' I explained that I hadn't a cent, and so we had to walk up town. On the way home I told her how I lost my money at the cards, and she told me that the house we were in ran a few little games on the quiet. She said she had won as much as fifteen dollars there in one night. I got so worked up about the thing that I agreed to go again with her on the following Saturday night. I

went and have gone at least once a week since then. Sometimes I come away broke. On several occasions I have won pretty good sums of money.

Every Saturday night the place is fairly packed with women. They come in coaches, too, for some of those who go there are said to be wealthy. On week nights there are not so many visitors as on Saturdays and Sundays. Still the place is pretty well filled every night."

The reporter was invited to accompany the young lady and see for himself, and an appointment was made and kept for Thursday night. The front door was reached at half-past ten o'clock and the young lady pulled the bell. An opening of several doors was heard, then suddenly a dusky face looked out and scanned the features of the visitors carefully. He recognized the girl and asked: "Is this all right, Susie?" She said it was, and after passing through two heavy doors the young lady and the writer were ushered through the hallway, and from there into a large parlor which was handsomely furnished. A long table occupied the centre of the parlor, on which was set a supper of ordinary excellence. In the front part of the room three men and a half dozen women were clustered about a table playing a private game of cards with checks for $1, $2.50 and $5. Near the folding doors was a roulette table, unpatronized, and in the back room was the faro bank, around which seven or eight richly dressed women were engaged in losing money with greater or less speed and regularity, according to the extent of their ill luck. Everything about the house appeared to be conducted with

the utmost quietude, no sound being heard except an occasional argument between the women. Then the reporter was shown upstairs, the fair telegraph operator leading the way. Three rooms on this floor were moderately furnished, and men and women sat about many tables playing and smoking cigarettes. Smoking seemed a favorite pastime with the majority of the females on this floor.

"See that woman over there with the cloth suit on," said the telegraph girl. "Her husband's a clerk in one of the courts. She's a regular female sport and is all the time betting. She'll wager from one dollar to a hundred on anything from a dog fight to an election. She's a great one for attending races, too, and can pick out a good horse every time. Her husband knows she's a sport, but he don't care where she goes.

That little black haired woman with the ruby lips is here every night. Her husband is said to be very wealthy, and he must be, too, for she drops about twenty-five dollars a week here. Girls who work hard all the week come here Saturday night and leave their wages. One girl who works in the bad hole used to come up here Saturday night after she'd got through toiling. Now she comes Sundays. Well, she has a mother and young sisters to care for and whenever she'd go broke here all the women'd make up a purse for her, 'cause she used to cry and say she'd squeal on the establishment. Sometimes she'd go home without a cent, and then she'd tell us the next time we saw her what an awful time there was at her house that night, and how she used to make up lies by the score. One night she'd tell her mother

the firm had changed the pay night. Then, again, she'd go home with a story about the firm being short of funds. Sometimes she'd loaned her wages to the forewoman. To make up what she'd lose at gambling, she'd have to scrape pretty hard, and once in a while, when she'd have a streak of good luck, she'd go home and say she had got her back pay. I haven't heard lately how she's making out, but if she's losing now I suppose she tells her mother the money goes toward the support of the striking laundry girls of Troy. She's always got something new to tell at home about the way she disposes of her wages. A favorite game here among the women is sweat, the common form of gambling with dice. There's a woman who lives on Eighty-sixth street, and whenever she comes here she won't go into anything but 'sweat' or seven-up. She's the boss of the house at seven-up, but it is said she tampers with the cards in dealing. There was a blonde who used to come here with her who had an awful passion for gambling. I saw her lose forty dollars here in one night. The next day she pawned her watch and diamonds and thought of taking all her husband's money and absconding with it. She'd invest her last dime in a policy shop. It is three weeks now since she's been here. I don't know what has become of her. Probably she has absconded. But if there is a man in Eighty-sixth street or thereabouts who has recently lost a blonde wife he can blame the woman who runs this place for his loss."

"Now, if you'll come up on the next floor (the third) I'll show you what sends a woman home with fire in

her eyes and Satan astraddle of her tongue." The rooms above were fitted up luxuriously, and evidently by a female upholsterer with a good eye for color and effect in the drapery and pictures. The apartments, in fact, were the most handsomely furnished in the establishment. In a corner of the room stood a marble-top table with many bottles and glasses upon it. Here the women treated themselves to sherry, the reporter was informed. The front hall bedroom was a resting place for dizzy girls who had gone broke down stairs. No one enters this room save by a key obtainable downstairs. There was nothing vulgar about any of the women found upstairs, good breeding being visible on all sides. The language used was the most refined.

THE POOL ROOMS.

Society in fixing its graduates, in placing one man here and another a little higher or a little lower, has not omitted to establish the status of the poolseller. He is a grade or two above the faro-gambler, and just below the sporting man who bets on margins in the board of trade. The police draw a line at pool-rooms; it "pulls" in all grades below, from the bagnio up through the opium-den and the assignation house to the gambling house; and here it stops. It would trench on the domain of the poolseller if it should advance a single inch beyond the faro bank. The two are as closely united as if they were born brothers, and yet the "calling the turn" of the last cards in a pack is considered less reputable than naming the winner in a horse race.

There are differences in this matter of gambling. For instance: "I bet you $1,000 that June wheat will advance 5 cents," is highly respectable gambling, and so is the further form embodied in the statement: "I will wager you $10,000 that the Interstate Water Route railway stock will fall in value within thirty seconds." This is intensely respectable, and the people who indulge in it are permitted to join the clubs and mingle in polite circles.

Again: "I bet that when the ace comes out of that box it will fall on the losing pile" is a highly discreditable method of gambling, and dooms the one addicted to it to the contumely of good men and women, the visitations of the police, and to the penalties and mortifications connected with an appearance before a dignitary who represents the majesty of the law. If, instead of saying, "I think June wheat will advance, and I will invest money on it," the player should say, "I think the hand which has just been dealt me is worth so much more than yours," then he becomes at once a bad man, and society will "sick" its dog on him whenever he is seen in the vicinity of the dooryard fence.

Once more: "I will bet 10 cents against $1 that I can select the winner in this race," indicates another form of gambling, and which is more reputable in the eyes of the world than wagering on the location of the ace, and less so than betting on the advance or decline of the price of grain.

A "straddle," or a "call," or a "privilege" if applied to wheat, corn or stocks, is something which in no way imperils the social standing of the person

who employs it; if it be a "straddle" of a "blind," or the "privilege" of an "ante," or the "call" of a bet based on pasteboard combinations, then it is something which sends the operator into limbo. It seems to depend on the form in which the thing is done.

The scene in Barclay street, the home of the pool room, is always a busy one during the racing season. One notices that the crowd splits off at intervals, and portions of it disappear down steps and into dark doorways. Glancing through one of these openings, one sees at first only a level mass of black, over which there are lambent flames playing like jack-o'-lanterns above a graveyard in the night. Descending into one of these subterranean depths, the level mass of black resolves itself into the heads, or, rather, hats, of a mass of people, and the jack-o'-lanterns into suffocated gas jets. There is a peculiar and most offensive suggestion of a lack of soap and water. There are blackboards on the walls covered with figures, and long, parallel, perpendicular lines. There is an inclosure on a dais, from which a man with a bald head vociferously addresses the auditory. Agile young men skip around on shelves projecting from the wall, and with a piece of chalk and a rag incessantly wipe out figures and write in others. There is a ticket office, before which there is always a little crowd, who purchase decorated pieces of pasteboard from a person with a stolid face within.

The crowd is a somewhat marked one. The majority of it is composed of men between eighteen and twenty years of age. It is a somber collection, sad-

faced and unsmiling. There may be one silk hat in the gathering, but never two. The head pieces are the stiff derbys and the slouch, and each, grimy, brown in spots, indented on the surfaces, and evidently of many years' wear. The clothing of the bodies presents the same musty, long-worn, antiquated appearance. There are rivulets of grease on the vest fronts and stains of tobacco juice on the lapels of the coats. The trousers, as a rule, are arched out and frayed over the heel of the shoe, and there is a notable absence of clean collars, cuffs, and shirt fronts.

Each man seems to use tobacco in some form. One smokes a cigar which shows a long, black gutter burned down its side; others prefer pipes, black, and "loud" in flavor; still others masticate the weed, and decorate the floor with puddles and ambitious little streams which essay progress in some direction till they are first dammed and then absorbed by the dirt. Perfect and attractive democracy prevails in the audience. Darkies, black as night, with lips like raw beef cutlets and wool dense as the fleece of a thoroughbred sheep, mingle with white men on terms of perfect equality. There are yellow negroes, whitish-brown negroes, and other shades, who elbow the whites, crowd up to the ticket entrances, and puff volumes of niggerhead tobacco into the nostrils of the pale-faced customers. Whatever else there may be objectionable in the pool rooms, there is no beastly aristocracy. When it comes to guessing a winner, a nigger has just as many rights as a white man, and just as many chances of winning—or losing—as it is most likely to be the result.

Once in a while in this gathering one recognizes in a faded face, careworn features, and listless air a man who was once a prosperous member. He shuffles about as if searching for some valuable thing he has lost and cannot find. His hair is dusty and unkempt, his linen rumpled and dirty, his clothing rusty and ill-fitting. He will not find what he is looking for. That he is foredoomed to disappointment is written on his face.

Pool, in its horse meanings, applies to the lumping or combining of various sums of money on various horses, all of which will go to one man. There are, say, five horses in a race. Jones is willing to give fifty dollars for the first choice and Smith will give thirty dollars for the second choice. Brown may be willing to give fifteen dollars for the third choice, and then Johnson offers ten dollars for the "field." The "field" means all the other horses. Here is a pool of $105, which goes to the man who has invested on the winning horse or on that indeterminate quantity, the "field." The latter is a favorite investment for the hangers-on of the pool rooms. Occasionally an unknown horse flies to the front, and the lucky man who has invested his ten dollars carries off a weighty purse.

There are other forms of pools. That some of them are obscure may be inferred from the fact that the proprietor of one of the pool rooms, one of the brightest sporting men in the Northwest, undertook to explain the details of a class of pool known as the "combination," and which was in progress in his own room, and made a dead failure. He had to refer

the matter to his bookkeeper to provide the required explanation. The "combination" is a scheme in which cheap gambling is encouraged, and in which an investment of a dime may bring substantial returns. Its cheapness commends it especially to the African. Shoals of him may be seen at the ticket office exchanging the proceeds of boot-blacking, coat-brushing, table-waiting, and the like for gaily colored tickets which give him an interest in a "combination."

The French mutual system prevails in the pool rooms and has its votaries. There is also the book-making method, in which the operator offers long odds against any horse in a race being a winner. The horse is not the only thing gambled on in the pool rooms. Facilities are offered to gentlemen to lay their money on base-ball, on elections, boat races, and, in brief, on all public events in which a contest is involved. The "house" takes five per cent. of all the pools handled, and claims that it has no further interest in the transaction.

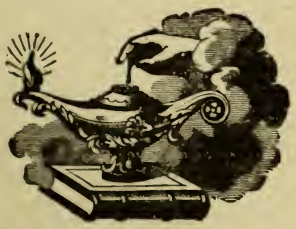
The fairness of poolselling, especially on the race tracks, has been often doubted. It is asserted that the race is frequently made to depend on the pool, in place of the pool depending on the race. It may be stated as a general truth that all gamblers of whatever kind will get the best of it if they can, and that if the races are not manipulated according to the contents of the pool-box it is not owing to the unwillingness of the fraternity.

LOTTERIES.

The lottery business is of two kinds, the single number and combination system. In the former, as many single numbers as there are tickets in the scheme, are placed in a wheel and drawn out in rotation. The first number out of the wheel wins the capital prize. In the combination system, seventy-five numbers are placed in the wheel, and from these a certain set of numbers are drawn, in keeping with the provision of the scheme. A player to win, must have the numbers come out in rotation as represented by his ticket. All lotteries are frauds. There never was any honest drawing and there never will be. They are forbidden by the law.

There are some five or six hundred policy shops in this city, and the players are principally negroes. There have been instances where a man has beat skin faro, or even secured a prize in that prince of frauds, the Louisiana State Lottery, but no one has ever worsted policy. It cannot be done for the reason that the managers of the daily drawing first ascertain what numbers are sold and then award the prizes to the numbers still on hand. The occupation of a policy dealer is, if such be possible, more dishonorable than that of a highwayman or sneak thief. Seventy-eight numbers usually make up the policy scheme. The player can take any three of the numbers, paying for them whatever may be the price of the combination, from twenty-five cents to one dollar. These numbers to win, must come out in such combinations as he selects, either single or double. If a single number

is chosen and drawn, the player wins five for one. Two numbers constitute a "saddle" and if both are drawn the player wins from twenty to thirty times the cost of his saddle. Three numbers make a gig, and pay almost fabulous sums. Sometimes the managers make a mistake and send out some numbers which have been drawn. Such copies are immediately recalled and non winning ones substituted. It is impossible to beat policy.



CHAPTER XXIII.

THE FIRE DEPARTMENT.

HOW THE PRESENT EXCELLENT SYSTEM SUPPLANTED THE OLD VOLUNTEER ORGANIZATIONS—STRENGTH OF THE DEPARTMENT—THE ENGINES, HORSES, MEN AND METHODS IN VOGUE—GOVERNMENT OF THE FORCE.

THE act creating a paid fire department was passed March, 1865. It disbanded the volunteer companies, and created a force under the control of commissioners appointed by the governor. The old force was very corrupt and unreliable. The engine houses were filled with loafers of every description. The noise and confusion on the streets on occasions of alarm were very great. Citizens were annoyed, and the sick and dying disturbed, by the yelling of runners who attached themselves to the engines. Racing and fighting between companies were common; disputes between companies hindered operations at fires, and often ended in blows. False alarms were frequent, to bring out the machines. Thieving was generally practiced by hangers-on who got within the lines, and runners meddled with the duties of firemen. The organization of runners was very large, and very formidable, and very profitable. On the coming in of the new department it was

FIRE-ENGINE ON DUTY

violently resisted. The constitutionality of the law was tested in the Court of Appeals. When the act was sustained by the court, an effort was made by bold bad men to disband the volunteer organization at once, and leave the city without protection against fire. In the Metropolitan Police Department were many old firemen, and they were organized to meet the emergency. From July to November, 1865, three thousand eight hundred and ten volunteer firemen were relieved from duty.

THE PRESENT FORCE.

The present Fire Department is governed by three commissioners, appointed by the Mayor and Board of Aldermen, for a period of six years. The President has an annual salary of seven thousand five hundred dollars, and the others of five thousand dollars each. The Board appoint officers and members of the department and make and enforce rules. The fire department is divided into three bureaus. First is the Bureau for preventing and extinguishing fires. It is under the supervision of the chief of the Fire Department who enjoys an annual salary of five thousand dollars. Second, the Bureau for the enforcement of laws relating to the storage and sale of combustibles, with an inspector in charge who receives three thousand dollars per annum. Third, the Bureau for the investigation of the origin and cause of fires, conducted by the Fire Marshal, with a salary of three thousand five hundred dollars a year. The force consists of a chief engineer, assistant, twelve district engineers and eleven hundred officers and

men ; forty-six steamers, six chemical engines, twenty-one hook and ladder trucks and four water towers, and two fire boats. The pay of the firemen is twelve hundred a year. The uniform is dark blue cloth. The cost of the Fire Department is about one hundred thousand a month. The engines cost about four thousand dollars each. They are always ready for use.

The horses connected with the fire department are among the most remarkable in New York. They are the best that can be found, and are selected with great care for the work. One person is employed to make purchases, and to it he devotes all his time. The docility and intelligence of the horses are remarkable. They stand in the stable always ready for a start. They are fed twice a day—at six in the morning and six at night. The movement of the engines is regulated by telegrams from headquarters. On an alarm of fire, the station that gets the notice does not telegraph to other stations, but to the headquarters. A gong is attatched to every station house, and the ringing of that gong is as well understood by the horses as by the men. As soon as it sounds, the horses back with a bound, and tear out of their stalls in a furious manner, rush to their positions at the engine, and are harnessed in an instant, without a word being spoken. If the gong does not sound, the word "Back!" produces the same effect. When the alarm sounds, the men can be seen loitering on benches or lying down. They spring for their caps, the horses rush for their places, every part of the harness is fastened with a snap, and in fifteen seconds from the time the alarm sounds, the men are

in their places, horses are harnessed, the driver is in his seat, the fire lighted, and the steamer on its way to the fire. After ten o'clock at night the firemen are allowed to go to bed. A strict watch is kept, and but thirty seconds are needed to arouse, to harness, and to get under way. The horses are groomed with great care, and are daily exercised when not used before the steamer. They are not allowed to be harnessed or rode under the saddle, but must be exercised by walking gently before the engine house. These horses, fiery and spirited, are so trained that they will stand all day and all night in the midst of the confusion of a fire, the crackling of the flames, and the crash of falling buildings. The chief engineer has to attend all fires. He keeps his horse ready harnessed, and when the alarm bell sounds he knows exactly where the fire is, and moves towards it at once.

THE ENGINE HOUSES.

These rooms are models of neatness, and some of them are very elegant They are no longer scenes of debauchery and dissipation, nor are they crowded at night by herds of loafers, who lodge at the expense of the city. Twelve men occupy the room. They have each a specific work to do, which occupies their time. The basement contains the kindling wood and the furnace which keeps the water in the engine hot. On the ground floor are the engine house and the stables. Everything is ready for a start. The engine is in perfect order. The kindlings and coal are placed under the boiler. A swab, saturated with tur-

pentine, lies on the platform on which the stoker stands. Four firemen's caps hang on the engine. They belong to the engineer, assistant engineer, fireman, and stoker. Two of these men are always in the room. If the fireman goes to dinner, the engineer remains. If a fire breaks out in his absence, he does not return to the engine house, but starts for the fire, the alarm signal telling him where it is. No fireman is allowed to appear at the fire without his cap. This he will find on the engine when he reaches the conflagration. A large dormitory over the engine room, fitted up with every convenience, furnishes the sleeping quarters of the men. Great care is taken in securing persons for the department. They must be in sound physical health, have good moral characters, be quiet and industrious. No person not a member of the force, without a permit from headquarters, is allowed to enter the engine houses. The telegraph system connected with these places is as perfect as can be conceived. The telegraph is under the charge of the foreman. When an alarm is telegraphed from any station, it must be repeated, and the number of the station house that sends it given, or no attention is paid to it. If it is a false alarm, the foreman who sent it is held responsible. Every message is recorded, with the name of the sender. No station house or engine house can be certain when a message is coming, therefore they must be continually on the watch. If a response is not immediate, an officer is sent to the delinquent station for an explanation. While I was at the headquarters, to show how rapidly the communications were made, the superintendent

of the fire alarm called the roll of every station, bell tower, and engine house in the district, including New York, Harlem, and Westchester County. Answers came back from every station, and the time consumed in calling the roll and getting returns was just thirty seconds.

The police of the city have charge of the order to be observed at a fire. Ropes are drawn at a proper distance, and no one allowed inside the lines except the firemen and officials, who wear their badges on their coats. Thieving and robbery, which were so conspicuous in former times, and so profitable, do not now exist. The men are not allowed to shout, or make any demonstrations on their way to or from the fire. Only certain persons are allowed to ride on the engine. Furious driving subjects the party to immediate arrest, and if repeated, to dismissal.

THE GOVERNMENT OF THE DEPARTMENT.

The whole department is under the charge of a commission. Every department of the force is run with military exactness. Men are tried for violations of duty and breaches of law before the full board. The officers are held responsible for all the property under their care, and nothing is furnished to them except on a requisition, signed and countersigned after the regulation of the army. Rules are laid down for the exercise and drill of the horses, their grooming, when they should be fed, and what shall be given to them. The men are drilled and exercised in everything that pertains to their duty. They are daily exercised in the manner of hitching

up the horses to the apparatus, which exercise, with the intelligence and intuition of the horses, enables this to be done in a time so slight as to seem incredible. New York may, indeed, congratulate herself upon having one of the most complete, efficient, and well disciplined fire departments in the world.

The recent addition of several steam fire engines has greatly increased the efficiency of the force. The department has been extended to Morrisania and beyond to cover the new territory in Westchester County annexed to the city. The department as now organized is probably superior to that of London or Paris. With the insurance patrol as well as the police, precautions against fire are now more careful than ever. The telegraph alarm, and the frequency of district telegraph offices, with their private connections with stores, hotels, and dwelling houses, make it easy to summon assistance at the very outbreak of a fire, before it can make much headway. The days of great sweeping fires in New York seem to be over, and the damage generally is confined to the building or block in which the fire originates. The department and its workings have been examined by deputations from all over the country, and the local organizations of most American cities are modeled upon the fire department of New York.

CHAPTER XXIV.

FIRST DIVISION NATIONAL GUARD.

FORMATION OF THE DIVISION. — THE MILITARY AS A POLICE FORCE. — THE MILITARY AND RIOTS.—THE SEVENTH REGIMENT AND THE ASTOR PLACE RIOT. — MAYOR WOOD'S RIOT.—AN EPISODE.—THE FINALE.— FIRST DIVISION AND THE WAR. — PRESIDENTIAL RECEPTION. — THE PARADES.

NEW YORK has always had occasion to be proud of her military organizations. Since the Revolution there has been a corps of volunteer soldiers, on whom the authorities have relied to enforce law and preserve peace. For many years New York was without police. A few watchmen patrolled the streets at night, most of whom were laboring men through the day, and added to their scanty income by guarding the city at night. In all cases of brawls, riots, and all disturbances of the peace, the magistrates relied entirely upon the military. This force were voluntary soldiers, in every sense of the word. They purchased their own uniforms, when they had any, and their arms and equipments. They paid for their armories, and the expenses for music and parades were borne by an assessment on each member. Yet for eighty years the city military has been sustained, and when the new organization took place in 1862, the volunteer city troops numbered

thirteen thousand men, some of them in the highest state of discipline, with expensive armories, uniforms, and equipments, and the whole division was unequalled by any volunteer organization in the world.

FORMATION OF THE DIVISION.

At the close of the revolutionary war the city troops were organized as artillery, and were designated as the First Division of Artillery. The commandant had under him all the ununiformed militia of the city. Till 1867 there had been only three commanders of this division: General Stephens, who organized the division of artillery, General Morton, and General Sanford. General Sanford held his position for thirty years, and was the oldest commissioned officer in the state. In 1846 the old military system was abolished, and the first division of uniformed troops created. The commander of the First Division of Artillery, outranking all others, took command of the new military district, including the city and county of New York, with Staten Island. In 1862 the law was again changed, and the city troops became the First Division of the National Guard. It is composed of four brigades, and musters thirteen thousand men. Under the new construction the arms and uniform are provided by the United States. The city of New York appropriates five hundred dollars a year to each regiment for an armory. Parades, music, and other expenses are borne by the troops. To keep such a body of men together, to subject them to the proper drill and discipline, to make them bear

their own expenses, which the First Division has done for eighty years, to keep the peace at all hazards and under all forms of excitement, to quell riots, shoot down their fellow citizens when ordered so to do, to take their lives in their hands when called upon by their commanding officer to expose themselves,—to do this because they choose to do it, and to uphold the laws on all occasions, reflects great credit on the commanding general and the troops.

THE MILITARY AS A POLICE FORCE.

Till the coming in of the Metropolitan Police, the city troops held the quiet of New York in their hands. With the exception of a few riots, the city has always been celebrated for its good order and quietness. It is full of desperate men, ready for plunder, robbery and arson. It is the headquarters of the crime of the country. It is easy to hide in the multitude of our people. The dens, dark chambers, underground rooms, narrow alleys and secret retreats, render criminals more safe in the city than in any other part of the land. But for the presence of the military nothing would be safe. Banks would be plundered, men robbed in the streets; no man could sleep safely on his own pillow; property and life would be as insecure as they were in Sodom. There is something very remarkable about the New York military. It represents every phase of life, from the highest to the lowest. It embraces every nationality. The Seventh Regiment is essentially New York. The Sixty-ninth is wholly Irish. In the time of the

Know-Nothing movement, the Seventy-first Regiment became American, *par excellence*, and no man was allowed to join it unless he was born of American parents. Besides this, there were German regiments, regiments heterogeneous, regiments composed mainly of Jews; yet the whole division has been a unit in preserving public peace and enforcing law. Questions have come up that have agitated the whole community, and men have risen against the law. From thirty to fifty thousand men have filled the Park, defying the authorities, and threatening to destroy public property; Wall street has been crowded with maddened men, assembled to tear down the banks; mobs have gathered on political questions,—and on every one of these exciting topics the city troops have had as much direct interest, or indirect, as any of the rioters, and, as individuals, have been as much excited; yet, as soldiers, they have never shrunk from their duty. They have promptly obeyed every call of their officers, have been under arms night and day for many days, placed their cannon in the street when ordered to do so, and were as reliable in any crisis as if they had no interest in the city and not a friend in the world. There is not a rogue in the Union that does not know that should he overpower the civil authorities, a few sharp taps on the City Hall bell would bring ten thousand bayonets to the support of law; and that the city troops would lay down their lives as quickly to preserve the peace as they would to defend the nation's flag on the battle-field.

THE MILITARY AND RIOTS.

One of the earliest riots was known as the Abolition riot, in which the houses and stores of leading abolitionists were attacked and sacked. The military were called out, and a general conflagration prevented. During the great fire in 1836, which swept all New York, from Wall street to the Battery, and from Broad street to the water, the military were on duty three days and three nights. The day Mayor Clark was sworn into office, he received a letter from the presidents of the city banks, informing him that the banks were to suspend specie payments, and that they feared a riot. The mayor was terribly frightened, and sent for General Sanford, who assured the mayor that he could keep the peace. The next morning Wall street was packed with people, who threatened to tear down the banks and get at the specie. The First Division was called out. There was probably not a man in that corps who was not as excited, personally, as the maddened throng that surged through the streets; yet not a man shrank from his duty, or refused to obey his commander. The First Division were marched to the head of Wall street, except the cavalry, who were stationed around the banks in the upper part of the city. General Sanford planted his cannon on the flagging in front of Trinity Church. The cannon commanded the whole of Wall street. He then sent word to the rioters that his fuse was lighted, and on the first outbreak he should fire upon the rioters, and that peaceable citizens had better get out of the way. The announcement operated like

magic, and in a few minutes there was not a corporal's guard left in the vicinity of the banks. The citizens knew that the troops would do their duty, and that silent park of artillery was an efficient peace corps.

THE SEVENTH REGIMENT AND ASTOR PLACE RIOT.

This famous corps, of which the city has always been so justly proud, came prominently into notice during the Astor Place riots. As the military was composed of citizens taken from the banks, stores, shops, and places of mechanical toil, people regarded the troops rather as holiday soldiers than men organized for sanguinary conflicts. Within the lifetime of the generation that organized the riot, the troops had never come in contact with the citizens. It was not believed that they would fire on their friends if ordered so to do, and the threats to call out the military were received with derision. If called out, it was presumed that they would fraternize with the people. The friends of Macready, the English actor, and of Forrest, had succeeded in creating a high state of excitement about these two men. Clinton Hall was then an opera house. Macready had an engagement, and was to appear in that place. A riot ensued. The Seventh Regiment was called out to quell it. They marched to their position, and, in obedience to orders, they fired on the mob. From that moment they took their high place in the confidence of our citizens as the conservators of peace, which position they have never lost. Their discipline, soldierly bearing, full ranks, and splendid marching, have been the theme of universal praise.

On the first visit of the corps to Boston, the Bostonians received with much allowance the eulogiums on this fine corps. On reaching the city, an immense concourse greeted the regiment at the station, and followed it to the Common, where thousands of citizens were gathered to look on the soldiers, the boast of New York. The regiment formed in line on the great mall. The mighty concourse were hushed to silence, as not an order was given. The regiment stood in exact line, like statues. Soon the clear, ringing tones of the commander shouted out the command, "Order—arms!" Down came every gun, as if moved by machinery. Boston was satisfied. Shouts, bravoes, and clapping of hands rent the air. With the second order, "Parade—rest!" the regiment was nearly swallowed up alive.

MAYOR WOOD'S RIOT.

On the formation of the Metropolitan Police, with Simeon Draper at its head, Mayor Wood organized an armed resistance to the force. He shut himself up in the City Hall, closed the iron gates, and filled the inside of the hall with the old police, with Matsell at its head, gave orders to resist unto blood, and to admit no one. Recorder Smith had issued warrants for the arrest of the mayor, and the new police, under Captain Carpenter, were ordered to serve the warrants. The Park contained no less than thirty thousand men, the larger part of whom were friends of Wood, and were resolved to sustain him in his resistance to the new order of things. Wood's police were armed with clubs and revolvers, with orders to

use both if it was necessary to resist an entrance into City Hall. The location of the new commissioners was in White street, and their friends were assembled in full force around their quarters, as Wood's friends were assembled in the Park. The day before, General Sanford had served a warrant on Mr. Wood, and the understanding was that all warrants from the new commission should be served through the commandant of the First Division. Under the notion of vindicating the law, two additional warrants were issued, which the commissioners resolved to have served on Wood by their own men. The attempt would have been madness. The officers would never have reached the City Hall steps. They would have been pounded to jelly by the maddened men who filled the Park, who were yelling, screaming, shouting, frenzied with excitement and bad whiskey, and cheering for "Fernandy Wud."

General Sanford had fifteen thousand men under arms. His cannon commanded both White street and the City Park. He went to the commissioners in White street, and reminded them of the agreement that all warrants should be served through him; that if the new police undertook to serve papers, they not only would be destroyed, but that the lives of a thousand men would be taken before peace could be restored. "Better a thousand lives lost, than that the dignity of the law be not upheld," said the commissioners. "Perhaps so," replied the general, "if you and I are not among the slain."

AN EPISODE.

While these scenes were being transacted with the new commissioners, an interesting episode occurred, in which the Seventh Regiment bore an important part. That regiment had accepted an invitation to accompany Governor King to Boston, and participate in the celebration of the battle of Bunker Hill. Marching down Broadway to embark, the regiment was ordered to halt in front of the City Hall to aid General Sanford in serving a warrant on Mayor Wood. The general entered the City Hall in company with the sheriff, served the warrant, and left the mayor in charge of that officer. Supposing the difficulty was over, the regiment were allowed to embark for Boston. Considering that their dignity had been lowered by the aid General Sanford rendered, the commissioners the next day got out two additional warrants (to which allusion has been made), which they were resolved the civil force should serve. General Sanford told the commissioners that they could not serve them, and that he should not allow them to be served. "And how can you prevent it?" said the commissioners. "I have cannon in the streets, and troops under my command, and I shall use both if it is necessary. I will not allow the peace of the city to be broken." "Well," said the commissioners, "we'll have a force here very soon who will protect us, and authority that will outrank you." Taking the hint, General Sanford went to the telegraph office and sent a telegram to the colonel of the Seventh Regiment, to the purport, "Stay where you are; finish your visit. You are not needed in New York."

Previous to this a telegram had been sent to Governor King, signed by the new commissioners, to which was added the name of the brigadier general of the First Division. The purport was, "Return immediately, and bring with you the Seventh Regiment." Governor King received the telegram just as he arose to make a speech under the marquée on Bunker Hill. He supposed New York was in the hands of rioters. He had no doubt but that General Sanford was killed, as his name was not on the telegram, while that of a subordinate officer was. Greatly excited, Governor King left the tent, gave orders for the immediate return of the Seventh Regiment, took the noon train, and reached New York at eleven at night. The regiment immediately marched out, and descended the hill on their way home. At the foot of Bunker Hill they were met by General Sanford's order, countermarched, and went back to their festivities.

THE FINALE.

After assuring the commissioners that they would not be allowed to attempt to serve the warrants, General Sanford took Captain Carpenter and Captain Leonard by the arm, and walked up to the City Hall. Wood had not resisted the sheriff. He recognized General Sanford's authority, but said he would not have a warrant served on him while he was alive by any member of the new police force. The crowd was so dense in the park that a lane had to be made for the officers, and they went single file up to the iron gates. Matsell was in charge. General Sanford announced his coming, who his companions were, and

what their business was. They had come from the Police Commission to serve warrants on Mayor Wood. The general ordered the gates to be opened, or he would batter them down with his cannon. Matsell reported the order to Mayor Wood, and he ordered the gates to be opened and the gentlemen admitted. They found the mayor in his private office, attended by his counsel, Judge Dean. He was as bland as a summer's morning, was very glad to see his friends, had the warrants examined by his counsel, who pronounced them all right; and, though he said he would resist unto death, he was very tame in his submission. The mayor was ordered to send away the police force from the City Hall, which he immediately did. This being done, the gates of the City Hall were thrown back, and the crowd quietly dispersed. Governor King sought an interview afterwards with General Sanford, and thanked him for his wise measures in preserving the peace of the city. The 1863 riots transpired during the absence of the military from the state. Had the city troops not been in Pennsylvania, that flagrant outrage would not have been attempted.

FIRST DIVISION AND THE WAR.

Every regiment in the First Division, through its colonel, offered its services to defend the capital when it was supposed to be in danger. The Seventh Regiment was the first to march out of the city. It was immediately joined by the leading regiments, who remained in the field as long as their services were needed. Over one hundred thousand men went from this city to the support of our flag during the

war. Nine thousand men at one time have been in the field in connection with the First Division. Three thousand seven hundred and eighty officers were in the conflict who had belonged to the First Division of our city troops. They were in command of regiments raised in all parts of the country.

PRESIDENTIAL RECEPTION.

It has been usual for the First Division to tender a reception to the President of the United States on his first official visit to New York. This has been done since the days of General Jackson. On his way to the tomb of Douglas, President Johnson passed through New York. The First Division tendered him the usual escort. The courtesy gave great offence to many of our citizens, and shortly after General Sanford was removed, as his friends say, for tendering the escort to President Johnson and his suite. The division has never been political, and never can be while it retains its efficiency as a military organization

PARADES.

There is no public recreation afforded to our citizens that gives such genuine and general pleasure as the parade of the division. Thirteen thousand men under arms, handsomely uniformed and equipped, with banners, music and display, are an attractive sight. Broadway is cleared. The city for miles sends its tribute to the pavement. Thousands look on the pleasant sight, and the troops are cheered through the whole line. There is in no part of the world so fine a volunteer corps. When it was proposed to send the Seventh Regiment of New York to

the Exhibition at Paris, as a specimen of our volunteer military, the idea was derided. France, it was said, is a nation of soldiers, and we would simply make ourselves ridiculous in sending young men from the warehouse, the office, and from trade, dressed up in uniform, as a specimen of American soldiers. The crowned heads of Europe would laugh at our raw troops, when compared with the standing armies of the Old World. But the Seventh Regiment would have created a sensation in Paris. The men in the British army are very small. The government has been obliged to lower the standard of size to get men to serve at all. The soldiers in the French army look stunted. The nation seems to have been swept to put dwarfs in uniform. In discipline, military drill, precision, and soldierly movements, neither the French nor English soldiers will compare with our first-class regiments. The First Division embraces the most vigorous, liberal, and noble-hearted of our citizens. Smart, energetic men, whether merchant or mechanic, with shrewd and successful young men, are found in the National Guard. Whatever they undertake is a success. A concert, a fair, a testimonial, or a lecture, if they take hold of it, is sure to succeed. If any one wants aid or assistance, and can enlist the sympathies of the military, money is poured out like water. Our citizen soldiery are the great conservative element of our community, the guardians of law, and the true bond of unity between the different sections of our country.

CHAPTER XXV.

LIFE AMONG THE LOWLY.

HOMES OF THE IMPOVERISHED.—A NIGHT TRAMP.—BAREFOOTED BEGGAR —A STREET BOY.—A SAD SCENE.—GENTEEL SUFFERING.—PARK LODGERS AND THEIR METHODS—HOMES FOR SEAMEN—THE BEGGAR'S REVEL.

THE extreme value of land in the city makes tenement-houses a necessity. Usually they occupy a lot twenty-five by one hundred feet, six stories high, with apartments for four families on each floor. These houses resemble barracks more than dwellings for families. One standing on a lot fifty by two hundred and fifty feet has apartments for one hundred and twenty-six families. Nearly all the apartments are so situated that the sun can never touch the windows. In a cloudy day it is impossible to have sunlight enough to read or see. A narrow room and bedroom comprise an apartment. Families keep boarders in these narrow quarters. Two or three families live in one apartment frequently. Not one of the one hundred and twenty-six rooms can be properly ventilated. The vaults and water-closets are disgusting and shameful. They are accessible not only to the five or six hundred occupants of the building, but to all who choose to go in from the street. The water-closets are without doors, and privacy is impossible. Into these vaults every im-

aginable abomination is poured. The doors from the cellar open into the vault, and the whole house is impregnated with stench that would poison cattle.

A NIGHT TRAMP.

With a lantern and an officer, a visit to the cellars where the poor of New York sleep may be undertaken with safety. Fetid odors and pestiferous smells greet you as you descend. Their bunks are built on the side of the room; beds filthier than can be imagined, and crowded with occupants. No regard is paid to age or sex. Men, women, and children are huddled together in one disgusting mass. Without a breath of air from without, these holes are hot-beds of pestilence. The landlord was asked, in one cellar, "How many can you lodge?" "We can lodge twenty-five; if we crowd, perhaps thirty."

The lodgers in these filthy dens seem to be lost to all moral feeling, and to all sense of shame. They are not as decent as the brutes Drunken men, debased women, young girls, helpless children, are packed together in a filthy under-ground room, destitute of light or ventilation, reeking with filth, and surrounded with a poisoned atmosphere. The decencies of life are abandoned, and blasphemy and ribald talk fill the place.

BAREFOOTED BEGGAR.

On one of the coldest days of winter two girls were seen on Broadway soliciting alms. The larger of the two awakened sympathy by her destitute appearance. An old hood covered her head, a miserable shawl her

shoulders. Her shivering form was enveloped in a nearly worn-out dress, which was very short, exposing the lower part of her limbs and feet. She had on neither shoes nor stockings. Nearly every person that passed the girl gave her something. Believing they were impostors, Mr. Halliday approached them, and demanded where they lived. On being told, he proposed to attend them home. They misled him as to their residence. They attempted to elude him, and at length the younger said, "Mister, there is no use going any farther this way; she don't live on Fifty-third street, she lives on Twelfth street, and she has got shoes and stockings under her shawl." She was taken before a magistrate, and committed to the Juvenile Asylum.

A STREET BOY.

It is estimated that there are over ten thousand street boys in New York. They swarm along our parks, markets, and landings, stealing sugar, molasses, cotton. They steal anything they can lay their hands on. They prowl through the streets, ready for mischief. Mr. Halliday gives an interesting account of one of this class. He was the son of a widow. He played truant, and became a regular young vagabond. He was one of the young Arabs of the city. Mr. Halliday resolved to save him. He introduced him to the Home of the Friendless. He ran away, and resumed his arab life. He was sought for, and found on one of the wharves. The following dialogue took place: "Where have you been, Willie?" "Nowhere, sir." "What have you been doing since you ran away

from the Home?" "Nothing, sir." "What have you had to eat?" "Nothing, sir." "What! have you eaten nothing these two days?" "No, sir." "What was that that fell out of your hand just now when you struck against your brother?" "A soda water bottle." "Where did you get it?" "I stole it." "What were you going to do with it?" "Sell it." "What were you going to do with the money?" "Buy something to eat." "Are you hungry?" "Yes, sir." "Where have you staid since you left the Home?" "On Tenth street." "Whose house did you stay in?" "Nobody's." "No one's house?" "No, sir." It had rained very hard the night previous, and I asked again, "Where did you stay last night?" "Corner of Avenue A and Tenth street." "Whose house did you stay in?" "No one's." "But you told me just now you stopped last night corner of Avenue A and Tenth street." "So I did." "And you slept in no one's house?" "No, sir." "Where did you sleep, then?" "In a sugar box." "In a sugar box?" "Yes, sir." "How did you get your clothes dry?" "Stood up in the sun until they were dry." He was again placed in the Home of the Friendless; again ran away; and finally was put into the Refuge, as all kindness seemed to be lost upon him.

A SAD SCENE.

In the so-called chapel of the prison sits a little girl amid a throng of dirty, drunken women. She is small, and only seven years of age. Her story is told in a single line—her father is in the Tombs, her mother is

at the station house. What she calls her home is a single room, nine feet under ground, without fire, though the thermometer is at zero. A portion of an old bedstead, a broken tick part full of straw, with a pillow, on which are marks of blood, lies upon the floor. The father was a cartman. He came home one night drunk and brutal, and knocked his wife down with a heavy stick. Afterwards he stamped upon her with his heavy boots, until she was unable to speak. The woman died, and the man was arrested. The little girl was sent to the Tombs as a witness, and was placed under the care of the matron. When the trial came on, it was decided that the little girl was too young to testify. The man pleaded guilty of manslaughter, and was sent to the State Prison. It was a happy day for little Katy when she sat on the bench with those miserable women hearing a sermon preached. She found a kind friend in Mr. Halliday, and through him obtained a happy western home.

GENTEEL SUFFERING.

Sudden reverses reduce well-to-do people to poverty. Sickness comes into a household like an armed man. Death strikes down a father, and leaves a family penniless. One day a lady of very genteel appearance called at the Mission. Bursting into tears, she said to the superintendent, "Sir, I have come to ask for assistance. It is the first time in my life. I would not now, but I have been driven to it. I could bear hunger and cold myself, but I could not hear my children cry for bread. For twenty-four hours I

have not had a mouthful for myself or them. While there was work, I could get along tolerably well. I have had none for some time; now I must beg, or my children starve." Her husband had been a mechanic. He had come to New York from the country. The family lived in comfort till sickness stopped their resources, and death struck the father down. The mother attempted to keep her little family together, and support them by her own labor. Five years she had toiled, planned and suffered. Her earnings were small, and from time to time she sold articles of furniture to give her children bread. Over exertion, long walks in rain and cold to obtain work, insufficient clothing, want of nutritious food, with anxiety for her children, prostrated her. She was obliged to call for aid on some of our benevolent institutions. She is a specimen of hundreds of noble suffering women in New York.

Public attention has lately been called to the filthy and overcrowded pest houses in the lower part of the city, and the result has been a great improvement in many of the old tenements, and the erection of several model lodging houses, which afford clean and comfortable quarters for laborers and mechanics, at comparatively reasonable rates of rent.

PARK LODGERS.

One class of unfortunates among the lowly are those who have descended so low that they are unable to afford even a miserable tenement hovel, and are obliged to sleep in bar rooms and hallways during the winter, and the parks in spring, summer and

autumn. Take any of the parks except City Hall on anything like an open night, and one will hear some strange imprecations and see some touching as well as revolting sights. I remember, not many weeks ago, a scene in Madison Square. I was walking through, having left the Hoffman House, intending, as the night was so pleasant, to cross over to Twenty-third street and take the Elevated down town. Only a couple of paces in front of me, going in the same direction, walked a young couple, a man and a woman. The young woman, who was talking in a half reckless manner, addressed her companion as Tom. They half paused, and just as I was in the act of walking around them, a person hitherto unobserved, at my right, exclaimed:

"My God! Only twelve o'clock!"

The damp, warm spring wind, loaded with the odor of fresh grass and young leaves, blew the sound of some church bell to me, striking midnight. The moon was peeping curiously through the trees pin-feathered with foliage, and its light glinted on a figure on one of the benches—the figure of the voice. It was a woman's figure, too—no longer young, no longer beautiful—but who had been the one as surely as the other. A red-eyed wreck, in a dress which would have disgraced the garbage-box of a Boston old clo' shop, with a voice so husky that it might have been drowned in tears. But it was the aroma of something decidedly stronger and easier to get drunk on than tears which the words blew to me through the pure air.

"By jove! she's a tough citizen!" commented Tom.

"Poor devil!" Give her something for me, Tom," said his companion.

Tom dove into his pocket, and a couple of the jingling coins there fell in the tough citizen's lap. The girl — a pretty one she was — bent forward curiously, but drew her silken skirts as if to avoid contamination. But the woman jumped up with a great wild cry and threw her arms up like a mad one.

"Great God! Jessie!"

Tom drew the girl away, all white and trembling, but unresistingly. The woman fell back in her seat and a cloud swept over the moon. Out of the darkness came her broken voice

"My own daughter, and she won't speak to me! She won't let me warn her from going the same road I went! My God! My God!"

The moon had come out again and she was groping with an unsteady hand for the coins on the asphalt when I walked away, wondering. Wondering what? How the night would pass with this lost, houseless woman, haunted by the self-wrecked past and by the picture of her child going the same fatal way that she had gone. And how would it go with the daughter who would not speak to her, but who in spite of herself and the champagne, could not help seeing beyond her lover's face upon her pillow, another ruined one, feeling perhaps in his arms the embrace of those which once had bundled her, yet whose touch now was pollution even to a thing already soiled. If the stones of the great city had tongues how many such mournful romances could they tell?

How many romances, anyhow, find refuge in the parks? Romances of existences sucked down in the whirling tide of life to depths from which they can never rise, waiting with the stolid submission of brutes for a death they are too lost in every sense to invoke upon themselves.

LUDICROUS INCIDENTS.

When a man finds (I am speaking of the vagrants) a park to suit him, he preëmpts a bench and then masters the art of sitting erect and not snoring. A sleeper in the park who does not snore, is never disturbed by the police. I remember an old vag who used to haunt Washington Square. He had the faculty of sleeping like a top with one leg crossed over the other, and his foot wagging all the time. He was a regular old rounder, and the bench he occupied was known to the fraternity as Grandpap's seat. Somehow or other it was always vacated for the old man before eleven o'clock. One night he found a strange tramp there and shook him roughly, saying: "Here! here! I say! what do you mean by sleeping here?" The fellow shambled off grumbling at the "infernal coppers," and grandpap sat down and began to dream off-hand.

Some new hands stretch themselves out on the benches, but this is a most unsatisfactory practice, and they don't do it more than once. In the first place the iron arms which divide the bench in compartments of one human capacity each, render it extremely difficult to compose your limbs in anything like a comfortable attitude. And in the second place

A Polish Trading Post in New York.

you have no sooner got them composed than a policeman comes along and clubs you vigorously on the soles of your feet. The extremities are usually very delicate ones with the people who lodge in the parks, both in a physical sense and in the matter of covering, and though we are assured that clubbing a man on the feet is by no means painful, the assertion would be accepted by a broken-booted tramp with polite disbelief, to say the least. "It's not quite as bad as being clubbed over the head," one of them remarked, "and as far as my light goes that's all you kin say for it."

There is not, as one might suppose, that neighborly feeling among the park lodgers that a communion of misery should engender. In point of fact the reverse is the case. Dog may not eat dog, but one lodger will prey on another if he sleeps soundly enough and has anything worth preying on. Cases frequently occur in which men wake up to find themselves stripped of boots, hats, and even coats and pantaloons, if they have been drunk enough. And when this bad luck struck some repectable drunkard on a park bench on his way home, he never wakes up and rubs his eyes and wonders where he is with any respectability which could be stolen, left. A young man once expended the savings of six months on a fine dress suit, in order to take his sweetheart to her sister's wedding. The night the suit came home he put it on, and wore it out to paralyze the boys. Of course it had to be christened, and in performing that operation the boys paralyzed him. He went home by way of Union Square and sat down on a bench. When he felt suf-

ficiently restored it was daylight and a policeman had him by the ear. The young man had exactly six articles of clothing on, and these were a shirt, undershirt, drawers, socks and a liver pad. Even his shirt studs were gone and as he could not bribe a messenger; he, as the story goes, staid in the Police station three days and three nights, until the river had been dragged for him and he had lost his position, his sweetheart, and his standing in society. He did not become a park lodger. Not he. He married a rich old widow, and gets drunk when he pleases in the sanctity of his own brown stone front, and has every park-lodging tramp arrested who comes begging at his basement door.

FATE OF AN OUTCAST.

Park lodgers are pretty much all alike, men and women, foot-balls of misfortune, lost in rags and degradation to any identification except the common one of outcast. Now and then, however, one turns up with a spark of a superior nature burning yet, under the ashes of a shameful life. Such a one was a young woman, a young girl, who a year or two ago resided in Union Square. She had a pretty, childish face, but ruined by excess. She was pretty much always drunk, but harmlessly so, and the officers left her to herself. No matter how hungry she may have been herself, she always had a crust or two, grubbed from some garbage box, to feed to the birds. One daybreak, at the beginning of last winter, a park guard noticed a rigid figure on one of the benches quite white with the light snow that had fallen in

the night. A flock of sparrows were fluttering about and perching fearlessly on it, filling the air with disturbed twitterings. The outcast had found a better rest than she had ever known since her baby heart began to flutter against her mother's breast. The snow, more merciful than man, had spread the white mantle of its inscrutable charity over the shameful past, and all human vice and wickedness was blotted out by that awful presence in which king and beggar become all alike—mere dust. And the birds she had fed sung her requiem as no monarch's was ever chanted down the echoing nave of Notre Dame.

A policeman with whom I was on terms of unofficial intimacy once pointed out two dilapidated bums of opposite sexes who were studying astronomy together in Tompkin's Square, and remarked:

"That's a nice pair to git married, ain't it?"

"To what?"

"Get married. They've been working the park together all spring, and what does they do the other day but go over to the sailor's mission and git the parson there to splice them. When he gets through, Chuffy, as we calls the man, takes him to one side and he says, says he:

"'Your reverence, I'm sorry for to be obliged to hang this little bill up.'"

"'O, that's all right,' says the reverend, for he hadn't expected no money and had married 'em more for the fun of the thing."

"'Thanky,' says Chuffy; 'and now I'd like to ask a favor of you Lend me a quarter to git some hash with, will you? I want to let Mary Ann down easy on my bein' broke?'"

HOMES FOR SEAMEN.

Jack has his abode in New York as well as the aristocracy, although its location is somewhat different. Any one can find him who wishes to. Where the lanes are the darkest and filthiest, where the dens are the deepest and foulest, where the low bar rooms, groggeries, and dance houses are the most numerous, where the vilest women and men abide, in the black sea of drunkenness, lewdness, and sin, the sailor has his New York home. In one street there are more than a hundred houses for seamen, and each one viler than in any other locality in New York. His landlord keeps him in debt. He is robbed in a few days of all his hard-earned wages,—robbed boldly by daylight, and he has no redress. A walk along this single street reveals a sight not to be found in any other part of the city, not to be exceeded by any othe vile locality in the world;—a hundred houses, located on both sides of the street, the most infamous in the city, where brawls, rioting, robberies, and murders take place; a hundred dance houses, whose unblushing boldness throws open doors and windows, that all who will may look in on the motly group of boys and old women, girls and old men, seamen and landsmen, reeking with drunkenness, obscenity, and blasphemy; hundreds of low groggeries, each crowded with customers, black and white, old and young, foreign and native! All along the sidewalk women sit, stand, or recline; women clean and women filthy; neatly dressed and in the vilest array; women at work, and modest, apparently, as can be

North River Oyster Boats.

found in any street, steadily at their employ, with children around them; women who load the air with vilest imprecations, and assault the passer by with insolence, ribaldry, and profanity.

THE BEGGAR'S REVEL.

Not many nights ago, accompanied by a friend, I visited a miserable den on South Fifth avenue. The entrance to it bore the sign in French "*Aux Avengtes.*" The sign was a single board, split through the middle and held in a lop-sided drunken fashion over a beetle-browed black alley between two ramshackle two-storied frame houses. An oil lamp in a cracked reflector lantern flickered in the gusty night above it. Its blinky flame looked for all the world like the unsteady ogle of some leering drunkard. The lantern itself, perched owlishly on a couple of twisted iron legs, was one-sided, as if the oil had got into its head and was about to upset it, which, if lanterns possessed any sense of smell would have been no wonder. To carry out the general delirium tremens illusion the two houses had sunken on their foundations until one threatened to fall upon the other and send it reeling into the yard behind the fence covered with showbills in which some cats were either serenading or trying to kill one another.

We entered the alley as a cat ran by us, and passed into a square court surrounded by rickety frame buildings, to be greeted by the cry:

"Hey, the devil! What then is this all about? Say then!"

It was a hoarse voice, a voice like the grating of a

rusty prison lock. It was French, and it seemed to say somewhere from the region of the ground,

"Thousand devils! Are you then deaf?"

The voice is getting mad now, and speaks in an accent that might inspire an able-bodied bull with envy. A dog barks, too, a currish sharp bark, and looking down, we see a flary light at the bottom of a flight of dubious, wooden steps, as we stand looking, but halts a couple of feet away, barking in a way which threatens to turn him inside out, like a true cur, never coming near enough to bite or to be kicked.

By this time we have made the situation out.

In the doorway of the cellar to which the unreliable staircase leads, the thing to which the voice belongs holds a glittering candle with a brandy bottle stick in its hand.

The thing might be a man, growing out of the ground, for he ends about where the tops of ordinary people's boots come. He has only one eye, a deep inflamed cavity occupying the place where the other ought to be. The hand with which he shades the candle is gnarled and knotted like a weird warped cedar. The face the candle lights is that of a baboon —only dirtier than any baboon with an atom of respect for its race ever permits its face to become.

I explain, in my fluent University Place French, that we are wayfarers in search of fluid refreshment, and as we both have relatives in the blind asylum, the sign at the door lured us in as promising appropriate hospitality.

"Ask them if they treat," calls a clear, woman's voice, in English."

We are inside the door before the candle cavalier, whom we now see to be an excessively inebriated man with legs which end at the knees in leather pads, has time to repeat the query.

I knew the place the moment I set foot in it. It was the famous rendezvous of the French beggars of New York, the tavern of "The Blind Men."

It was a deep cellar, almost square, in which we found ourselves. From the low, bare beams festoons of cobwebs made hammocks for the cinders, showers of sparks were sucked up a black, gaping chimney from a sort of gridiron hearth.

A sooty pot swung over this fire at the end of a crane. An old woman stirred it with a copper ladle, while half a dozen almost naked children squatted like cats in the warm ashes. Fierce waves of heat swept out from the glowing pile, loaded, as sea swells are with wreck, with odors of rancid grease, burning fat, garlic, tainted meat, stale beer, staler fish, ranker tobacco and the indescribable reek of unwashed humanity.

There were heaps of damp rags in the corners, which steamed as if they were stewing into a devil's broth in their own juice.

"Now, then; if it's treat, talk quick. Mine's gin."

She sat on the arm of a high, red-painted, old-fashioned easy-chair. One arm was wound around the neck of a frightful, sightless, withered, paralytic old man, who crouched in his seat like one of the Acquarium chimpanzees in its straw, wrapped from neck to heels in a filth-encrusted army overcoat, gib

bering and grimacing, lapping his pendulous, alcohol-swollen lip, with his loose tongue. His face and his palsied hands were the only things about him that moved. And it seemed a fortunate thing for humanity that they were all of him that was left alive.

Yet this girl of eighteen, fresh-faced, rosy-cheeked, bright eyed, twined her round arm about this satyr's throat as tenderly as if he had been the handsomest of sweethearts. To make the contrast more striking, she wore a train dress of pink silk, the evident relic of some theatrical wardrobe, grease-splashed, mud-bedraggled and tattered, but fitting her full form, and looking by contrast with the squalor all around her pure as her fair face looked amid the debased ones which were turned on us from every side.

"It's the old fake's doxy," hoarsely whispered a burly ruffian, with a wooden leg, who was stretched on a bench just inside the door, fumigating himself through the medium of a black pipe, strong enough to draw a loaded truck with.

"D—n it, man, set'em up, or she'll be at ye like the born devil she is."

We set them up.

The setting up was performed by a stalwart person of Alsatian origin with a blonde beard and long wavy yellow hair, who took our money first and made sure of its genuineness. This operation led us to notice, in a far corner, a species of bar—a counter the size of a packing case, with a top covered with battered zinc. There were no bottles visible behind it. The "Blind Men" evidently were not trustworthy men, too. The blonde man fetched his supply from

some receptacle underneath it, over which a fat woman, with an artificial rose in her shaggy hair and great brass hoop ear-rings, sat guard most vigilantly. The blonde individual handed our money to her and she dropped it into the cavity between her breasts as if she was posting a contribution to the Irish sufferers. Everybody drank, and nobody seemed particular what they drank out of as long as it held plenty and wasn't clean. There were tin cans, tumblers, goblets, beer glasses, china cups, everything, in short, that would hold liquid. And the people who drank out of them seemed specially created to find use for the battered, nicked and cracked receptacles themselves. It was such a beggar's revel as Victor Hugo describes in the opening of "Notre Dame;" an orgie of squalor, mimic misery enjoying the fruits of its cunning as the hog wallows in its congenial slime.

There were men and women here, or rather the distortions and remnants of men and women, who were as familiar to us as if we had known them all our lives. There was the blind man, with the venerable hair and beard, who fiddles his way about, led by his faithful dog. He had a woman's comb jabbed in his long, silvery locks now, and lay back with his hoary head against the swollen breasts of a red-faced woman with a crutch in her lap, who had his battered hat perched on her unkempt hair. They were drinking what passed for brandy out of the same chalice. The faithful dog was earning the meed of his day's toil at the expense of a cat in the fireplace. The two big pine tables, set together and littered with the scraps of a meal reminded me of one of the ob-

scene feasts of the buzzards. The score of figures round it, deformed with the malignant deformity of devils, drinking the liquor whose very exhalations made the air drunk like water. The jargon of hoarse, weak, shrill and broken voices, mouthing the argot of the Parisian slums, larded here and there with those vigorous English oaths the foreigner always learns first. The greasy-chimneyed oil lamps, swinging from the roof with iron chains; beyond, in the red light of the fire, the bar, with the fat woman and her savings bank bust, and the lean children squabbling like imps with the dogs.

And blazing like an angel newly-fallen in this rout of devils, the pink dress, caressing her palsied lover, burying his shameful, shaking head in the clod of her wild, copper-colored hair. Pierre Carre has been the despot of this colony of beggars for upwards of a decade. What rum has left of him in the tottering paralytic rules them still. He used to navigate himself about the streets in a go-cart, which he propelled by a lever worked with his hands. But when his blood turned to alcohol and his strength gave out, an old woman pushed him about. The crone claimed to be his wife, and she certainly came as near to it as any woman can without owning a set of marriage lines.

One night, in a fit of drunken fury, Pierre Carre found enough strength left in his withered arms to strangle her.

The idea of his murdering her, however, seemed so preposterous to the coroner's jury that they returned a verdict of accidental death, in defiance of the ten

livid marks on the dead woman's throat and of the ten deep pits bored by the beggar king's black nails. Then Esmeralda turned up. She came into "The Blind Men" one night, pushing the go-cart before her as unconcernedly as if she had been at that work all her life. She was ragged, shivering under a single calico dress and a thin, ragged shawl. But she was all the prettier for it.

"She was a daisy in them days," exclaimed the gentleman with the wooden leg and the pipe, who is an English "codger" with a great contempt for the "foreigners" with whom his lot is temporarily cast. "But the gin's commencing to fetch her now." This, and the fact that she is Pierre Carre's daily and nightly companion, is about all the denizens of "The Blind Men" hostelry know of her. Except that she speaks French and English with equal fluency and is artistically profane in both languages. From the time she takes the old man up in her arms and carries him like a bundle of dirty rags or a sack of offal up to the mysterious room on the floor above, which no one penetrates, and in whose fastnesses the mendicant monarch is supposed to have a fortune secreted, until she reappears wheeling him into the cellar in his day-car of state, she speaks to no one except to those from whom in the street she craves charity for her poor father.

We passed an hour with the beggars, and then departed only a trifle wiser than when we entered their hotel.

CHAPTER XXVI.

THE CHILDREN OF ABRAHAM.

THE JEWS IN NEW YORK—THE SYNAGOGUES—INNOVATIONS—THE FEAST OF THE PASSOVER—JEWISH SUNDAY SCHOOLS.

THE people of Israel are very numerous. A portion of them are intelligent, respectable and wealthy. The leading bankers are Jews of this class; so are the importers, who have almost wholly monopolized a large portion of the foreign trade. But the Jews of the lower class are disagreeable, and their presence a nuisance to any Christian neighborhood. If they get into a block, they infest it like the plague. Persons in search of a house invariably ask, "Are there any Jews in the block?" Their social customs and habits, their pastimes, and the manner in which they spend the Sabbath, are so unlike our own, that it is impossible to dwell with them with any comfort. When they get into a neighborhood, in any numbers, it is deserted by all others. There are some beautiful watering places in the vicinity of New York where the Jews hold entire possession. They came in few at a time, and Christian families had to desert the place; they could not live with them. One of the large hotels at Long

Branch is the rendezvous of Jewish families. A new hotel, erected two years ago, was occupied by leading families from this and other cities, on the express condition that Jewish women and children should not be allowed in the house. Every means has been resorted to by the people of Israel to get rooms in this hotel, and fabulous prices offered. But up to this time none have been admitted. A half dozen families would drive away all who were not of Israel. These people may be just as good as Christians morally, yet their social customs make them so disagreeable that parties who have money to spend, and can choose their location, will not dwell with them. The prophecy uttered by Balaam over three thousand years ago, that "Israel shall dwell alone," seems to have a literal fulfilment.

JEWS OF THE LOWER CLASS.

Portions of the city on the east side are wholly given up to this nation. Chatham street is the bazaar of the lower Jews. It is crowded with their places of trade, and over their stores they generally live. Noisy and turbulent, they assail all who pass, solicit trade, and secure general attention and general contempt. They know no Sabbath. On Saturday, their national Sabbath, they keep open stores because they live in a Christian country. On Sunday they trade because they are Jews. The lower class of this people are foreigners, and fraud is their capital. They go aboard of an emigrant ship with their worldly effects nailed up in a small wooden box. The authorities at Castle Garden know them well, and watch them on their landing. They frequently demand a plethoric trunk,

present for it a check, and carry off their prize. It is their custom to watch their chance on ship-board, and transfer the label from their own mean box to the well-filled trunk of somebody else. They often leave the old country without means, and land with a handsome outfit, plundered from some luckless emigrant.

THE SYNAGOGUES.

These are very numerous. Some of them are very elegant and costly, and their locations are unsurpassed. Following the pattern after which the synagogue was built in which the Savior preached his first sermon at Nazareth, so the synagogues in New York are built. Men worship with their hats on. It is as disrespectful to take your hat off in a Jewish synagogue as it is to keep it on in a church. The men sit below. Women sit in the gallery, and they are not allowed to enter the enclosure where the men worship. A more irreverent congregation, apparently, cannot be found than the Jews at worship. They wear scarfs over their shoulders while engaged in devotions. If they see a person they wish to speak to, or make a trade with, they take the scarf off their shoulders, throw it over their arm, and talk on friendship or business, as the case may be, and then replace the scarf and continue their worship. Psalms are sung, led by a ram's horn; the law read, as it was in Mount Zion in the days of David and Solomon. The audience room looks like the Corn Exchange. The centre of the room holds a platform, which is railed in, on which is a huge table for the reading of the law. The number of men about the table, their business-like appearance, their bustling

back and forth with their hats on, many of them peering over the same book, suggests that this is a thriving mercantile house, where a good business is carried on by earnest men, who speak in a foreign tongue.

INNOVATIONS.

Even Israel has its troubles. New men and new measures have got into the synagogue, filling the friends of the old order of things with sorrow and alarm. The Rabbis preach about the degeneracy of the times, the new-fangled notions of this age, the abandonment of the old landmarks of the fathers, and the better days of the olden time. The wealthiest Jews have built synagogues according to modern ideas. Families do not sit apart, but together in pews, according to the Christian ideas. This is a great scandal of the faithful in Israel. The ram's horn is laid aside, and a costly organ leads the devotions. The tunes of the patriarchs are abandoned for the sweeter melodies of the nineteenth century.

Not in religion alone are these innovations found, but they touch the culinary arrangements of the Jews, and affect their domestic customs. A friend of mine, not long since, was invited to dine with a wealthy Jew, whose name is well known among the most eminent business men of the city. The table was elegantly spread, and among the dishes was a fine ham and some oysters, both forbidden by the law of Moses. A little surprised to see these prohibited dishes on the table, and anxious to know how a Jew would explain the introduction of such forbidden food, in consistency with his allegiance to the Mosaic law, my friend called

the attention of the Jew to their presence. "Well," said the host, "I belong to that portion of the people of Israel who are changing the customs of our fathers to conform to the times and country in which we live. We make a distinction between what is moral in the law, and, of course, binding, and what is sanitary. The pork of Palestine was diseased and unwholesome. It was not fit to be eaten, and therefore was prohibited. But Moses never tasted a slice of Cincinnati ham. Had he done so, he would have commanded it to be eaten. The oysters of Palestine were coppery and poisonous. Had the great lawgiver enjoyed a fry or stew of Saddlerocks or Chesapeake Bay oysters, he would have made an exception in their favor. We keep the spirit of the law, and not the letter."

The new synagogue in upper New York, on Fifth Avenue, called Beth-Emanuel (or the Temple of God, in English), is to be the most costly and elegant religious edifice in all New York. It is in the quaint Moorish or Saracenic style, and in finish, gorgeousness, and richness, will be unequalled. It will be adorned with minarets, pinnacles, and Oriental turrets of great height. The sides are to be ornamented with columns of Moorish pattern and painting. The main entrance is to restore the pattern of Solomon's Temple, with its brazen gates and gorgeousness of exterior. No Christian temples, in expense or in elegance equal the synagogues of the Jews.

THE FEAST OF THE PASSOVER.

This festival is held in all reverence by the Jews. It begins on Friday at six o'clock. No pleasant bread is eaten, and no pleasant drink taken during its continuance. The synagogues are crowded. The solemnities of Zion are kept as they were three centuries ago in Jerusalem, —

> "When
> The timbrel rang along their halls,
> And God communed with men."

The Passover bread is of the first quality. The flour is selected by the priests, and must be made of the finest wheat. It takes eighteen hundred barrels to supply the Passover bread for New York. It is mixed in sacred vessels, which are kept by the Rabbis. Holy men keep watch over the flour from the time it leaves the barrel until it is put into the oven. Holy men receive it as it comes from the oven, and guard the sacred food until it is distributed to the faithful. Everything is done that vigilance can suggest to guard the bread from the touch of the Gentiles, and from everything that the law pronounces unclean.

JEWISH SUNDAY SCHOOLS.

Not alone in food and in the order of worship are the children of Israel subject to innovation, but their religion is assailed from quarters that admit of no defence. The Sunday schools of New York are very numerous. In spite of themselves the Jewish children have to mingle with the children of the Gentiles. The Sunday schools are very attractive; the music, the cheerful

songs, the interesting books and papers, the flowers, and the exhilaration of the gatherings, are irresistible. Large numbers of Jewish children attend the Sunday schools. They hear of the Savior; they learn to sing his praise; they go home and fill the house with song about the Babe in Bethlehem, and the Holy One who took little children in his arms. To preserve their children from such influences as grow out of a Sunday school, the Jews have been compelled to mark the day on which the Savior arose from the dead by opening a school of their own. These schools are conducted by the Rabbi, who does not allow any one but himself to impress religious truth on the minds of children. The exercises consist of lessons in the Hebrew tongue from the Law, the Prophet, and the Psalms. The Jewish catechism is taught, and the singing consists of chanting the Psalms of David. This peculiar people, who have rejected the Messiah for so many years, bear in their persons, as a nation and a race, proof that He who spoke of them was the Lord from heaven.

REVIVING A PREJUDICE.

Quite recently, the Grand Union Hotel at Saratoga, and the Manhattan Beach Hotel at Coney Island, both owned by New Yorkers, have endeavored to exclude Jews, even of the wealthier class, on the ground that they give trouble, expect too much for their money, and drive away other more desirable patrons. But plenty of places desire such customers, and the Jews are not likely to go where they are not wanted.

CHAPTER XXVII.

UNLUCKY MEN.

OLD SUPERSTITITIONS—WIZARDS ON THE STREET—LUCKY AND UNUCKY DAYS—LUCKY AND UNLUCKY MEN — HOSPITAL FOR DECAYED MERCHANTS—ILLUSTRATIONS OF ILL LUCK—THE DEVIL ON WALL STREET.

IN these enlightened days, we look back with surprise at the superstitions of the fathers. They believed in witches, ghosts, and hobgoblins. They patronized conjurors, fortune tellers, and wizards. Necromancers, and persons skilled in the black art, reaped a golden harvest in the street, and under their direction men bought and sold, dug the earth, and sought for hidden treasures. The superstitions of the earlier days are by no means obsolete. Well known merchants, otherwise intelligent, shrewd and far seeing, consult modern oracles and make investments as directed by the "mediums" of the present age. There are unlucky days, in which the superstitious will not buy or sell. There is a class of men on the street, who are known to be unlucky. Everything they touch incurs loss, and their investments turn to ashes. Their companions, associates, acquaintances, and business friends, have fortunate streaks. The class are ever doomed to disappointment.

We may account for it as we will; it is still a fact that there are persons who may be justly termed unlucky. They are not only seen on the street but in every department of life. Nothing that they do prospers. The Rothchilds, among other rules had this, from which they never swerved, never to have any dealings with an unlucky man, or an unlucky house. They did not pretend to explain how it was that ill luck would follow some persons, but the fact they recognized, as all must, who are familiar with the history of men. The great Rothchilds said, that ill luck might arise from want of judgment, from idiosyncracies of character, from temper, want of moral qualities, from timidity, from rashness. But for men who failed in their enterprises, or were balked in their pursuits, who could not carry their enterprises to success, or were thwarted in their schemes—from such they turned away.

New York is full of illustrations of the wisdom of this course. It is full of men whose career can only be expressed by the simple word—unlucky. Two apprentices start side by side, equally honest, industrious, and capable. One becomes the head of a great house, and the others toils on, shiftless, poor, and struggling to the end. The one moves over a broad macadamized path-way to success, everything turns to his advantage; unseen hands roll every obstacle out of his way, rivals stumble and fall, or die at the right time, and year after year the lucky man accumulates wealth and adds to his political power. His companion, with better principles, perhaps, more conscientious, having about him all the elements

of popularity, is thwarted, and disappointed on every hand. He changes too soon or too late; the party divides just as he is on the eve of getting the golden bauble, and he ends his career a seedy, thriftless, disappointed misanthrope. At least a thousand men started in life with a fairer chance of financial success than Vanderbilt. They worked harder than he ever worked—energetic, enthusiastic, devoted and persistentent followers of fortune. They have gone down by hundreds, been swept away by stock and commercial panics, or walk about the streets dilapidated specimens of unlucky men. From the moment Vanderbilt pushed his little scow from Staten Island, and collected his first fare from the passengers he was bringing up to the city, everything he touched prospered. He ran steamboats till his name was a terror in all our waters. He always had the best of his enemies in every fight. He ran Collins off from the ocean, as he said he would; got his hundred cents on the dollar out of the Schuyler frauds; was snubbed by the President of the Hudson River road, and gave him his walking papers; was jeered at by brokers when he bought Harlem, and made it a controlling stock on the street; and he sent disaster and ruin among the combination that tried to corner Harlem. He was known on the street as "Old Eighty Millions." Through the whole of his career people prophesied his downfall.

Stewart's store was full of bankrupt merchants, and called the "Hospital for decayed traders." Stewart hired such men to wait on his customers. They came from Boston, Philadelphia, Buffalo, and Chicago.

These men began life with better chances of success than Stewart. Why they did not succeed no one can tell. Most of them were honest, sharp, keen, and devoted tradesmen. They made first-class assistants to Stewart, besides bringing their customers with them. They were simply unlucky. There is hardly an establishment in New York; jewelry manufactory, furniture, hardware, and houses representing every branch of trade, that has not subordinates who have tried business for themselves. They are capital business men, and there seems to be no reason why they should not prosper. As many of them express it, "the luck was against them."

I know two brothers, who were educated in the same school, members of the same church, and temperance men; both received a fine nautical education, and both of them took to the sea. One, and he not regarded as the brighter, or the more capable, came into command of a ship early. A disaster at sea, which would have ruined most men, made him first mate. On the second voyage, his captain died, and he reached the port to which he was sailing in a lucky time, sold his cargo, and secured a valuable freight; was caught in a gale on his way back that came near sending him to the bottom, but which only sent him home ten days earlier. His arrival was lucky, his freight being in great demand, and his swift voyage gave him great favor. He sailed on the next trip as captain of one of the best ships out of port. During the many years that he was captain his good luck attended him. He was always in season; caught the swiftest gales; escaped quarantine; was attended by general success,

and retired from the ocean with a competency. His brother was a better sailor, so it was said,—a high-toned, conscientious fellow, who meant to do his duty —brave and respected; yet ill luck dogged his footsteps from the moment he sailed till the end of his life. He held a subordinate position for a long time. If any trouble happened, if the crew mutinied, icebergs loomed up, foggy weather prevailed with collisions, or gales produced troubles, it was always in his watch. When commander, everything went against him. He lost two or three vessels. It was no fault of his; after each loss he kept on shore a long time, nobody trusting him. Diseases always broke out on board of his ships, and he was befogged and becalmed whenever there was a chance. He went into the navy in the war, and the same ill luck attended him there. He was taken prisoner once or twice; monitors and gun-boats sunk under him, or he was laid up so that he could do nothing. The last voyage he made he was detained for weeks in England by gales and storms, for his vessel was weak, and was loaded with railroad iron. He died, as he lived, an unlucky man.

I meet men every day in Broadway, who, for a quarter of a century, have been battling with their luck,—conscientious men, talented men, Sunday school men, Christian men, who have never succeeded in anything they undertook. One bought out a long established and prosperous business, but it failed on his hands within twelve months. Others tried the opening trade of California; the season or the elements made shipwreck of

their little venture. Men go from dry goods into the street; from the street to trade; from trade to manufacturing; then to oil and stock companies, breaking everywhere; and when nothing else will do, the elements conspire and burn up their success. Others will track them on their rounds, and reap a golden harvest from every point. The old financiers of New York had an explanation for this phenomenon of good luck and bad luck, which has brooded over the street since it was first laid out, when "Dongan was Gouarnor Generall of his Majesties' Coll. of New Yorke." These old men believed in the power and existence of the Devil as god of this world and the author of all mischief. They believed that when Satan wished to bother a man financially he had power so to do, and quoted the history of Job as a proof. Modern speculators scout the active agency of the Devil, but their philosophy is at fault, as the effect remains, without an adequate cause being discovered.

On the other hand, there is no such thing as "luck," which is not accompanied by shrewdness, enterprise, and hard work. Barnum, Bonner, Stewart, and many more who have made great fortunes by apparently easy means, within the reach of many, are spoken of as "lucky men." But hard work, expensive advertising, grasping opportunities when they presented, tact, and talent made those men rich. Good habits are a great help. Pluck, oftentimes, will do more for a man than luck.

CHAPTER XXVIII.

PANEL THIEVING.

A SYSTEM OF ROBBERY WHICH IS SELDOM PUNISHED—OPERATIVES AND VICTIMS — HOW THE FLY IS LURED TO THE SPIDER'S PARLOR—THE DISGRACEFUL GAME IN DETAIL.

THIS system of robbery, so common in New York, blends prostitution and theft. It is not only profitable to its disciples, but it is not easy of detection. Persons who engage in so corrupting and degrading a business, need little furniture or capital, and they seldom remain long in one locality, for their safety demands frequent removals. One or two "cribs," as these dens are called, are quite notorious, and have been kept in the same spot for a number of years. Hand-thieving is reduced to a system, and on the observance of this system success of the nefarious vocation depends. The women who are employed in this department of crime are mostly intelligent, neat and good looking negroes or mulattoes. Men who have been robbed, do not usually care to have it known that they have been keeping company with a colored woman, especially if they happen to be well-to-do men of family in some rural town. They bluster and make a great ado about the matter in the police

station, but when their name, residence and business are taken down, and they find that all their night frolic is to come out in the public print, they let the proceedings go. Panel-thieves count on this.

THE PANEL-HOUSE.

The place selected is usually a basement in a quiet neighborhood, the more respectable the better. Often panel-thieves hire a basement. The party who rents it, or who lives in the house, does not know who his neighbor is But usually it is for purposes we will name by-and-by. All concerned are interested in the game. The room is papered and a panel cut in the paper, or one of the panels is fitted to slide softly. The room contains a bed, a single chair, and a few articles for chamber use,—the whole not worth over fifty dollars. The bolts, and bars, and locks are peculiar, and so made as to seem to lock on the inside, though they do not. They really fasten on the outside. And while the visitor imagines he has locked all comers out, he has really locked in himself, and cannot escape till he has been robbed. A rural gentleman from the country leaves his hotel about ten o'clock at night to see the sights. He meets a neatly dressed and fine-looking woman, with whom he has a talk. She has a sad story to tell of domestic cruelty. She has been driven to the street, and never accosted a gentleman before, and would not now, did not want drive her to it. The country gentleman is captivated. His sympathies are touched. She incidentally names a modest sum for her company. He proposes a walk to look at her house. On the way the

woman details some of her personal history, and in return finds out where her companion is from, and whether he has money worth the trouble of taking him home to pluck. She keeps up the role of an abused woman on her first street walk, and the man becomes quite social. The house is reached, is quite respectable, and in a decent neighborhood; so the parties enter. A plainly furnished basement is seen, but all is neat, cosy, and tidy. As the woman takes off her bonnet and shawl, she is seen to be dressed plainly, but with good taste. The door is carefully bolted, or supposed to be. The price agreed on is paid in advance, partly to see how full the wallet is stuffed, partly that the man may have no occasion to take out his wallet till he gets to his hotel, or at least gets out of the house, for he might find out that he had been robbed, and so make trouble. He must put his clothes on the chair, for there is no other spot except the floor to lay them. The chair is put quite a distance from the bed, so that the robbery can be safely committed.

ROBBERY.

At a given signal the panel slides, and the confederate creeps in on his hands and knees, and searches the pants. All the money is not taken; for this reason none of the parties are brought before the courts; the fact will appear that the man had some money left —a thing not creditable if robbed in a panel-house, and he will find it difficult to convince the judge that he did not spend the missing money when he was drunk. Another reason for leaving some money is, that the bulk in the pocket-book must not be so reduced as to

excite suspicion. When quite a bulk is removed, carefully prepared packages, about the size, are put in the place of the money. When the robbery has been completed, and the thief has crept out of the room and closed the panel, a loud knocking is heard at the door. The woman starts up in fright, and announces the arrival of her husband. The man hastily dresses, and makes his escape from the front basement door. In his flight he finds, by feeling, that his pocket book is all right. He reaches his hotel, and usually not till morning does he know that he has been robbed. His first step is to seek the residence of the panel thief and demand his money. But how can he find it? The woman, to escape detection, led the man through by-lanes and dark alleys. And should he find the house, he could not identify it. If he could, he would not find the woman or her confederate. If the house was a large one, all the furniture in the room will be changed. It will probably be the abode of a physician, who, indignant at the attempt to convict him of panel-thieving, and to ruin his practice, will threaten to shut the libeller up in the Tombs. As a last resort, the victim will go to the police; but as the woman is at Brooklyn, Harlem, Jersey City, or some new abode far from the robbery, nothing can be done, and the man must bear the loss. And so the panel game goes on from year to year.

Aside from the fact that the victim of this game does not wish his name to appear in the newspapers, there is very little sympathy from the public or the police for those who are robbed in this way. So the victim is silent; for to make the matter public is a confession of his own vice and verdancy.

CHAPTER XXIX

POLITICAL MACHINES.

THE POLITICAL ORGANIZATIONS OF THE METROPOLIS AS MAMMOTH AS ITS BUSINESS ENTERPRISES — HALLS AND FACTIONS —HOW A CAMPAIGN IS CONDUCTED—THE USE OF MONEY IN ELECTIONS.

NEW YORK has always been controlled by political factions. While no early record was kept of the Knickerbocker's aspirations for office, it is pretty certain that the early Dutch settlers had the public place bee in their bonnets. Certain it is that shortly after the English obtained control there were five candidates for town constable, and one Peter Weldon, who kept a coffee house in Hanover street, secured the coveted prize. Coming down to modern times, however, the most prominent of all the factions was the one presided over by William M. Tweed. There had been the struggle for supremacy between the Wood-Weed-Webb elements, and John Morrissey and John Kelly were second only to Seymour and Tilden as political factors, when Tweed found himself on the topmost wave of popularity and power. He controlled the city during his term of Mayor in the expiring sixties, as it was never controlled. The paving and water rings under his supervisorship were something appalling. The Genet's,

Sweeney's and O'Brien's carried matters with a bold hand, and the down-trodden opposition was crushed and cowed until it resented, and then the end quickly came. Tilden and Kelly joined hands and the Tweed ring was broken. In the matter of street paving alone, fourteen millions were stolen in one brief season by the Tweed men. But Tweed was popular. The poor idolized Jim Fisk, but they worshipped Tweed. At one time there were no less than sixty-three Tweed ward and district organizations in the city.

KELLY AND TAMMANY.

John Kelly's rule over Tammany never amounted to a great deal until 1873. Mr. Kelly had been in Congress and made a popular sheriff, but he never wholly developed his great strength and masterly abilities until he took the Tammany helm. He made it the most perfect machine in the history of politics. Honest to the last degree, Mr. Kelly purified New York politics. He ruled with a rod of iron and never did monarch have more loyal subjects. No matter whether Tammany Hall could poll fifteen thousand or seventy-five thousand votes, under the leadership of John Kelly, she obtained the lion's share of the public patronage. In 1879 eighteen hundred Tammany men were serving the city in a substantial manner, as evidenced by the pay rolls. Every man in twenty, in other words, held a good fat office. As an organizer John Kelly was without a peer. In 1879 he quarreled for the second time with Tilden, the reformer, and in order to defeat

Robinson, Tilden's Gubernatorial candidate and the nominee of the State Democratic Convention, he ran as an Independent Democratic candidate for Governor. The result was the defeat of Robinson, and the election of Cornell, Republican, for Kelly drew from Robinson nearly eighty thousand Democratic votes. So thoroughly did the Tammany boss know his strength, that in a computation of his votes by townships and precincts the day preceding the election, he came within two hundred of it in round numbers. He was the first man to make a successful from house-to-house poll of the city. His dissatisfaction with Cleveland proved the practical downfall of his organization. He did not believe in the Civil Service Reform theories of the man of destiny, and so believing underestimated Cleveland's strength. He carefully calculated the vote of the State and city, and then went to work to defeat Cleveland by a hair; by a majority so small that it could only be located and yet not traced; a defeat wherein Tammany would be thought by the country at large in the phalanx of the defeated. He traded Tammany votes for Blaine in exchange for Republican votes for his county ticket until it seemed that all would go well. But there was a slight error—he could have thrown twenty-five thousand additional votes to Blaine had he thought them necessary—and Cleveland gained the White House. Then John Kelly succumbed.

COUNTY DEMOCRACY AND IRVING HALL.

There were always seceders and kickers from Tam-

many, men tired of wearing the boss' collar. The better class became members of the County Democracy. They were the silk stocking element, the men from Murray Hill and the resident wards of the city. The Irving Hall people belonged to the Bowe's, Creame's, Mike Norton and Jimmy O'Brien. They had from time to time been kicked out of old Tammany, the parent stem. They were never so happy as when plotting a job, making a deal with Shed Shook, Jake Hess and John J. O'Brien of the Republican machine, which gave promise of squaring accounts with Kelly. They got the Sheriff's office, and then in 1878, united with the County Democracy for a grand sweep. The united factions elected Edward Cooper mayor, and they worked well until Kelly elected Grace in 1880. Then came the decline of Irving Hall. To-day it amounts to nothing, while Tammany is liable, phenix like to rise from the ashes of political ruin any day. The County Democracy persevered and is now supreme.

The Republicans have not manifested much strength in New York City for years. They can do fairly well in ward contests, but when anything of consequence is at stake, the machine sells out the party. It takes money and patronage to lubricate the cogs, and the Republicans never could collect the former, and it was so easy for the leaders to secure from the victors a share of the latter sufficient to ward off the wolf. Now that a Labor party has come into existence, the Republicans may be able to do a little better. Here is a pretty correct estimate of the city's political complexion to-day: County Democracy, sixty

thousand; Tammany, fifty thousand; Irving Hall, eight thousand; Republicans, fifty thousand; Labor, fifty thousand. Total, two hundred and eighteen thousand.

USE OF MONEY IN ELECTIONS.

In New York on the evening of February 28, 1887, an address was delivered before the Commonwealth Club which illustrates the enormous cost of running what are called the "political machines" in New York City. City Chamberlain William M. Ivins was the speaker, and his theme was the "Use of Money in Elections." After promising that he would confine his remarks to this subject without any suggested remedy, as that was to be a matter for future discussion, Mr. Ivins said that fifteen years ago he had decided to find out what the management of New York City politics was, and he had been engaged in it ever since. He had learned practically what party machinery was, having stood in that time in the place of either a wheel or a pivot in one of the machines, or, at any rate, had been so situated that he could see all the wheels and pivots. He believed that the political machinery of New York was the result of the inefficiency of the election laws, and not of the Democratic system of government. Great freedom characterized the earlier elections in this city, the only restraint being an inspector of elections, and this lasted until the time of William M. Tweed, when, on account of the great frauds which had been perpetrated under his rule, a change had to be made. A registration law was passed which gave birth to

the law now in existence which makes fraud in elections a practical impossibility. One of the many peculiar features of the law was its recognition of the three subdivisions of the Democratic party. Mr. Ivins then gave a description of the city's division into 812 election districts, and showed how large an army of paid officers of election were employed to do duty at the polls. The Republican Police Commissioners appointed their election officers, and the Democratic Police Commissioners appointed theirs, the total number of appointments being 9,000. The thirty-five police captains of the city had the selection of the polling place—a quite important piece of patronage. The appropriation to the Police Board by the Board of Estimate and Apportionment for last year's election was $222,500, and the total cost of the legal machinery was $291,000, which was cheaper by $200,000 than what it used to be. The real mainspring of the parties' action at election time was the district leader, who really settled all important questions of the campaign. Then there were election district captains, whom the district leaders provided for by getting them quartered on the city. A strong class feeling existed among these leaders, and whatever party was in power each tried, irrespective of party, to help his brother leader of the other side to get his men placed. During the last election the city paid its seventy-two election district leaders $330,000, or an average of $4,750 each. The amount now being paid these leaders from the public Treasury is $242,000, of which eighteen out of Tammany Hall's twenty-four leaders get $119,000,

seventeen out of the County Democracy's leaders get $90,000 and eight out of the Republican party's twenty-four leaders get $32,000. Not less than $750,000 was invested in the same way among political captains, heelers, and hangers on. The subject of assessments on candidates was then taken up. the nomination for the office of city clerk or register from $15,000 to $40,000 was paid. Besides this candidates for these high offices had to pay sums to other parties, one of them having complained to the speaker that he had to pay $5,000 each to three persons who could not do him any good. Candidates for the Senate have paid as high as $30,000 election expenses. Candidates for judicial positions paid as much as $20,000. For the Supreme Bench, $10,000 to $15,000 was a common assessment. The Controller paid $10,000. Mayor Edson paid $10,000 each to Tammany Hall and the County Democracy, and $5,000 to Irving Hall. Mayor Grace paid $10,000 to the County Democracy, and the Citizens' Committee expended $10,000 more on his behalf. John Reilly paid Tammany Hall $40,000 for the regular nomination in 1883. The average expenditure for candidates in a city election during an ordinary election was as follows:—Two aldermanic candidates at $15 for each of 812 districts, $24,360; two Assembly candidates, $10 per district, $16,240; two candidates for Senate or Congress, at $25 per district, $40,600; four candidates for judgeships, at $10,000 each, $40,000; two candidates for mayor, at $20,000 each, $40,000; two candidates for city offices, such as sheriff, $20,000; two candidates for Controller, at $10,000, $20,000;

two candidates for district attorney, at $5,000, $10,000—total, $211,200. Added to these expenses was the cost of printing tickets and mailing them to the different registered voters. During a Presidential campaign the figures were largely increased. The candidates had to spend money. As an example of extraordinary expenditure, he cited the case of the party of 650 who attended the last Democratic Convention in Chicago and managed to spend $690,000, without including what was paid out over the bar. What this would amount to could be guessed by the fact that during a lively election the Hoffman house in New York City took in $2,000 over the bar in a single day. Concluding, Mr. Ivins said it cost for every election in each of the 812 districts from $75 to $100 for the County Democracy, from $75 to $100 for Tammany Hall, about $15 for Irving Hall, about $15 for independent candidates, and enough from the Republicans to make a grand total of $216,000.

An Outward Bound Ocean Steamer.

CHAPTER XXX.

FORTUNE'S EBB AND FLOW.

HOW MONEY IS LOST AND MADE IN SPECULATION—THE WEALTH OF WALL STREET—POOR BOYS AND RICH MEN—A FEW ILLUSTRATIONS OF THE METHODS BY WHICH OPERATORS CAN SUCCESSFULLY DEFY FICKLE FORTUNE—A GLIMPSE AT THE OTHER SIDE OF THE SUBJECT—INFATUATED WOMEN WHO DESIRE TO DABBLE IN STOCKS—A SUCCESSFUL GREENHORN.

THE subject of speculation has become the most interesting of national studies. It has completely dwarfed political economy which held the palm for so many decades. The mass of the American people have become speculators, and the most daring of all, the most unflinching spirits, are to be found in New York. It is doubtful if Jay Gould, Russell Sage, Cyrus W. Field, Austin Corbin, Franklin Gowen, Sam Sloan, George Seney, Secretary Whitney, P. D. Armour, Norman Ream, J. D. Hutchinson, Henry Clews, J. I. Davis, Sidney Dillon, and a score of other prominent operators could exist if barred out of Wall street.

While many of the "speculators" fail utterly, many also become wealthy. Speculators are at the head of banks, railroads, gigantic corporations, and the great moneyed institutions of New York. They own baronial country seats, the most expensive dwellings in

the city, and keep up their establishments in costly style. The livered servants in the Park; stables costing from fifty to a hundred and fifty thousand dollars; extravagant and gorgeous teams, with two, four and six horses; with from one to a dozen fast teams, costing from ten to fifty thousand each; the most valuable blocks in the city, and imported furniture, belong to Wall street operators. Somebody must make money, and there must be a way to make it in the street. I have shown that losses in the street are tremendous, and almost inevitable. Ninety-eight out of every hundred, who have to do with the street, are cleaned out and ruined. Reverses are of daily occurrence. The fortunate speculators of to-day are overwhelmed with disasters to-morrow. The boldest and most successful operators die poor. Country speculators, small capitalists from the rural districts, professional men and business men, who go into the street, to try their fortunes, invariably lose what they invest. Their ruin is only a matter of time. The question comes, How is it that some speculators are so fortunate, and roll in luxury, and the great mass are cleaned out? The question is one of great interest—"Who makes money in Wall street, and who loses money?"

Any one who wishes can make money in Wall street, or in any other part of New York. Making money is a trade. The laws of the universe are not more unbending and regular than the law of success in Wall street. Industry, honesty, perseverance, sticking to one thing, invariably lead to success in any reputable calling. There are wealthy men in

New York, who began life picking up rags in the street. They cleaned the filthy waifs, sold them, and tried again. Their budget was just what it was represented to be. From the street or ash barrel they obtained a supply from houses. Business increased; a little shanty was taken, help was needed, and the rag picker became a wholesale dealer—his shanty grew into a warehouse, and the paper makers throughout the country deal with him to-day.

A poor Scotch widow returned to her scanty rooms in Chambers street, having buried her husband. She was penniless, as well as desolate. To-morrow's bread was uncertain. Perhaps the shelter of the roof would be denied her, as she had no money to pay the rent. She had two little boys, one of them proposed to his mother to make a little molasses candy, and he would take it out into the street and sell it, as he had seen other children do. The candy was really very nice. It was placed on a tray, covered with an attractive white cloth, and the boy was put in a clean dress. He went around among the merchants, and found a ready sale for his commodity. His sales grew—his coming was watched for. The widow set up a little store. The business increased. The manufacture of sugar followed. The brand of the house became celebrated in all parts of the world. The penniless boys are now millionaires on Fifth avenue. Their donations to religion and benevolence are the largest in the country. Their sugar is known throughout the civilized world. Not a pound of impure candy can be purchased at the establishment. The Queen of England is a patron of the house. She

sends annually, through the great banking house of Baring Brothers, for a supply of candy.

A poor boy on Long Island was apprenticed to a printing house in New York. The morning he left his home, his mother laid her hands on his head, and said, "James, you have got good blood in you—be an honest and good boy, and you will succeed." His clothes were homespun, his shoes heavy and ill fitting, and he did the dirty work of a printing office. He worked near Pearl street and Franklin Square. Gentlemen lived there in those days; lawyers, merchants, and bankers. As James went to and fro from his work, often bearing the slops through the street, he was taunted by the pampered children of the then upper classes of New York. They taunted him with his servile work, jostled him on his way, sported with his poverty, and jested about his ill fitting clothes. He held on his course, patiently, hopefully; the words of his mother ringing constantly in his ear. He founded one of the largest houses in the land; known in all quarters of the globe, which to-day, after a successful career of half a century, is honored and prospered still. He became a magistrate of the city, and had prouder titles given him by the poor, lowly, and suffering. He lived to see these proud houses, whose children had taunted him, topple down. Those very children came to him, and asked for employment, many of them in their penury, asking for aid.

In the smallest possible way, a resolute lad began to make a living. Gathering the hoofs from slaughter houses, and from dead and deserted animals, he manufactured a little glue. It bore the stamp of ex-

cellence from the start, which it has never lost. Making the article genuine, it led the market. That boy is now one of the most eminent citizens of the city. His donations are larger than those of any man except Astor. He has not forgotten his low estate nor is he ashamed of his early origin. The recipients of his bounty are artizans and the men and women in humble life who seek culture, and desire to be wise in science and art.

The President of one of the great express companies in this city, who has attained great wealth, and whose reputation as a business man, and a man of integrity, is second to none in the land, worked his way up from the lowest beginnings. Some of the great book men of the city began life as newsboys, selling papers on the street.

The great express man of the west, who has given his name to most of the express companies, because his name is a synonym of honor, began life a stable boy, then drove stages, then owned stage lines, began the express business in the humblest way, and being always the same faithful, honest persevering man, is now one of the richest men in the State.

The richest man in Brooklyn peddled milk—he peddled good milk. He bought the best cows, and with a little money scraped together, bought a pasture, far up in the country, that his cows might be under his own eye. That cow pasture has been cut up into lots, and is covered with the splendid mansions of Brooklyn Heights. The milk man is a millionaire.

An old man died in New York, leaving two daugh-

ters. "Don't sell the old pasture," was the dying injunction of the father. The family became very poor—they lived in chambers. They cut and carved every way to get along. They had to give up the family pew in the old church. The taxes and assessments were so heavy that more than once they resolved to sell the pasture, as the price was temptingly high. They held on. The old pasture is occupied now by fashionable New York. In the centre, is one of the finest private parks in the city—it bears the name of the family. Lordly mansions occupy the grounds. Costly churches have been erected upon it. The children of these heroic women are among the wealthiest; and the husband of one of the children, whose wealth no one attempts to compute, is a high official at Washington.

WHO MAKE MONEY ON WALL STREET.

1st. Those who trade legitimately in stocks. A commission house in Wall street, that buys and sells stocks, as a trade, and does nothing else, must make money. It cannot be otherwise. Such men run no risks. A legitimate house never buys stocks without a margin. The operator holds the stocks, watches the market, and can protect himself when he will. The great temptation is to speculate. Why make a paltry commission, when by a nice investment, thousands may be secured? Few houses are successful, because few adhere to the rule, rigidly, not to touch anything as a speculation, however tempting the offer. One of the heaviest houses in New York, that went down on the Black Friday, failed because it added

speculation to a commission business. For years the house refused to speculate. It became one of the most honored, and trusty, as well as one of the most successful. While the principal partner was absent in Europe, his associates ventured on a little speculation. It proved successful, and the house became one of the largest operators in Wall street. The crash came, as it comes to all such, and the ruin was terrible. Had the house been content to follow the legitimate business that made it, it would have stood to-day.

2d. Operators make money who buy in a panic. Few men in Wall street can invest during a panic. When stocks are low, and growing lower, and the bottom seems to be knocked out of everything, speculators are at their wits' end, like men in a storm at sea. Then, cool, shrewd, careful capitalists buy. Men in California, Chicago, Baltimore, Boston, Buffalo, have standing orders with their brokers, to buy when stocks are low. These are quiet men, that know that the law of the street is sure and stocks will recover. They never buy on what is called a Bull market, but always when stocks are low, and buy for a rise. Millions change hands by telegraph, when the street is in a war.

3d. Another class that make money, buy without any reference to the street. They select a line of stocks, with the value of which they are well acquainted. They buy the stock and pay for it. They take it home, and lock it up. It is their own. No broker can sell them out. They have no margin to lose, and none to keep good. If the stock goes down

twenty per cent. they are not alarmed. They know that the street will repeat itself, and that the stock will come up. They bide their time, and sell out when they please.

4th. Another class of operators make money who average their stocks. These operators buy a line of stocks—a thousand shares of Lake Shore at ninety. An order is left with the broker to buy Erie as it goes down, and to keep purchasing three hundred. Lake Shore falls, as other stocks go down, but the party is securing other lines at a lower rate. When the market rises, they all go up together. It takes capital and pluck to do this. Operators must have money to hold the thousand shares, and secure other lines of stock to average the decline. The wealthy operators on the street—the old heads, who are sure of a rise if they wait for it, are the men who average their stock.

5th. Men make money on the street who are content to do a small business; who are satisfied with small profits. Such men are not bold operators, but they are very safe ones. Five hundred dollars profit is very satisfactory. Most operators want to make money at a blow; making five hundred, they re-invest it at once, like a gambler, who having made fifty dollars, is in a glow of excitement to make a hundred. Such men often buy the same stock over, that they have just sold, and buy it at a higher price. Instead of taking their little gains out of the street and waiting, they try another battle with fortune, and continue till all is swept away. Henry Keep, called "Henry the silent" on the street, was one of

the most successful operators that ever dealt in stocks. He said to a friend one day, "Would you like to know how I made my money? I did it by cooping the chickens; I did not wait till the whole brood was hatched. I caught the first little chicken that chipped the shell, and put it in the coop. I then went after more. If there were no more chickens, I had one safe at least. I never despised small gains. What I earned, I took care of. I never perilled what I had, for the sake of grasping what I had not secured."

6th. Men who can control the street are sure to make money. Gould, Corbin, Field, and men of their capital can do this when they please. When they combine, they can make the nation reel. If they want to control stocks, they buy them up, and lock them up. They can keep them as long as they please, and sell them when and as they please. They can run the price up to any height. These men not only make a fortune in a day, but they make fortunes for all their friends whom they choose to call in. The permanent success among operators and speculators is found in the classes named.

WHO LOSE MONEY ON WALL STREET.

1st. All who are caught by a panic, which includes the great mass of operators, lose. One of the most mysterious things in Wall street is a panic, as it is one of the most terrible. It is indescribable and often causeless. It comes without warning. No wisdom, shrewdness or fore-cast can anticipate or control it. A distinguished editor of New York gave an account of a panic which he shared, which seized the

allied army, and spread terror through the ranks of thousands of armed men—who fled pell-mell in dismay at the appearance of the few Austrian cavalry, who had got lost and were seeking food. The alarm and terror of a Wall street panic sweeps away the accumulated gains of many a speculation, and often the fruits of many years. Its bitter fruits are not confined to the street. The click of the telegraph, that communicates the changes in Wall street every five or ten minutes, to all parts of the continent, carries consternation with the intelligence. Dealers in stocks are scattered all over the land, capitalists tremble and business and labor suffer. When a panic comes, it strikes the heavy men of the street, as it strikes all others. The causes of a panic, are found. 1st, in combinations that tighten the money market. Thirty men who can go out on the street, and call in millions of dollars, out on loan, as they are often compelled to do, aid in producing a panic. Money is drawn from the city to purchase the crops in the country, and with a tight money market the street must unload. 2d. Artful men combine, and lock up money. Sometimes a combination secures control of the city funds, funds of the United States government, and nearly all the money in the banks. If the combination that produced the awful panic of September 24th, could have held their grasp on gold and greenbacks twenty-four hours longer, they would have broke the entire street. 3d. Panics come from no possible cause—come when no one can expect them. A broker of forty years standing, who is at the head of one of the heaviest houses in New York,

said, "One of the worst panics that I ever saw in the street, occurred under my own eye. I was seated at the Board one day, and I never saw the room more quiet. Every thing was easy and buoyant. Stocks were steady, the roads were earning money, and every thing was cheerful. A member present belonged to a house that was carrying a very large line of stock. He offered two hundred shares for sale. A man sat opposite to witness the transaction. He said to himself, I have some of that stock; if this man who is so heavily interested in it, is about selling out, something must be the matter. I will sell mine out while I can. He threw his on the market. Others followed. A scene of indescribable excitement prevailed. Other stocks were affected. The panic became universal, and inevitable ruin followed. It turned out that nothing was the matter; that the broker who had caused the panic had an order to sell. 4th. Beside the conspiracies, before alluded to, panics are produced by a combination of the bear interest to sell out. A stock is offered, the bulls buy it, to prevent a fall, and if they buy all that is offered, they keep the market up. The bears pile up the stock, and produce a panic. They throw on to the market more stock than the bulls can take and a panic follows.

2d. Nearly every one loses money who is not initiated in the ways of Wall street. Stock jobbing is a trade. To be successful, men must understand it, and follow it as a business. A man would be much safer to order a stock of goods from Europe, ignorant of the quality and of the price,—to order

ten thousand barrels of flour from the West, who never purchased a bushel of wheat—to order cargoes of coal, knowing nothing of the trade, than to go to Wall street to make an investment. The green men, who do not know the ways of the street, are sure to lose. Smart men elsewhere, successful men in other lines, will be dupes in the street. The atmosphere is full of rumors. Sharpers are full of points, and the green speculators will first be misled, and then be fleeced. They are especially in peril, if they meet with temporary success. Like men who fight the "tiger," their little successes only whet the appetite for deeper playing. Men who make a little fortune elsewhere, come on the street in search of ventures, and are easily duped to take a flyer, which is as certain to clean them out, as they live.

3d. Small dealers lose money. These have generally some friend on the street, who makes purchases for them, without observing the rule of the board. The law of the street requires a ten per cent. margin, but some brokers are content to take one per cent. or even a half. These operators are friends—cousins —members of the same church—or belong to the same fraternity or club. This class is very large, and is sure to lose all that is ventured. The most excited of small operators are ladies. They place their one per cent., or ten per cent., in the hands of a broker, and they become perfectly infatuated. They annoy and worry the broker that buys for them, by daily visitations, and their excited dreams of fortune gives them no rest. A broker related this incident: a lady acquaintance called at his office, and insisted upon

leaving with him a thousand dollars for speculation. She wanted some dresses and fixings, and having need of more money than her husband could spare, she resolved to try a venture on the street. Others had done so and made a fortune, and there was no reason why she should not. All argument and entreaty were lost on the excited creature—a speculation she would have, and her money she would leave. The broker took her money on one condition, that it was the last venture she would make; at least, through him. He locked her thousand dollars in his safe. Every day, she came to the office to enquire after the success of the speculation. Once or twice she dogged him to the house. She had heard a report that she thought would interest him, and had read something in the paper that she could not understand. One day she called at the office, and he met her with a smile. "I know you have got good news for me," said the lady. "Yes," said the broker, and "I will tell it to you, if you will renew the obligation given to me, and leave the street." She renewed it. "Your thousand dollars have gained you another thousand dollars." He handed her a certified check. He had given her a thousand dollars to get rid of her.

4th. Industrious speculators, hard working, energetic, persistent operators in Wall street, fail. Industry and activity are not at a premium on the street. The warning of the Bible, on making haste to get rich, has a significance among brokers. Cool operators, slow, steady going men, who think twice before they act, who, when they make an operation, haul off and wait, make the money. But sharp,

energetic men, who have come out on the street to make a fortune, and intend to keep at it—these men are sure to go under. They make five hundred a day; that is nothing; they can as easily make ten hundred. Having done up one little chore, they think there is time for another. They feel that they must do something all the time. Like men who sell ribbon and tape, they imagine they are only doing well, as they measure off yard after yard. A successful operator hauls off after he has made a strike, whether it is small or large—waits and watches the market.

5th. Operators who deal in points, lose money. Wall street is full of rumors, exciting stories, and statements of things that are going to happen. Some men have secret information of importance. These rumors are called points, and men who buy and sell, in consequence of them, are said to "deal on points." Combinations, conspiracies and cliques start these points to affect the market, and inexperienced and green operators are duped by them.

A SUCCESSFUL GREENHORN.

The history of Henry S. Ives illustrates the rapidity with which success or failure is made in Wall street. He is not over twenty-five years old, yet he is to-day the Vice-President of an important railroad, the head of a prosperous banking house which occupies the large offices for many years filled by Morton, Bliss & Co. Moreover he is reputed to hold an option from Robert Garrett, for the control of the Baltimore & Ohio Railroad. Big capitalists are said to be backing this young financier, and influential

banks are willing to give him a certificate of sound financial standing; and now the Stock Exchange, eager for the orders that he is capable of placing, wipes out its former action condemning his methods and passes a vote of confidence in him. Yet Mr. Ives two years ago was unheard of in Wall street. When the sign of Henry S. Ives & Co. was displayed in front of Morton, Bliss & Co.'s old offices the Wall street men wondered who he was. They soon found out. He gave them a test of his quality. One morning seven or eight Stock Exchange members woke up to find themselves "cornered," and by a boy who had just attained his majority.

Much has been said about the "Mutual Union corner" since Mr. Ives has been negotiating for the Baltimore & Ohio, and since the present row in the exchange, but outside of the "street" few have any knowledge of just what the corner was. After the Mutual Union Telegraph Company had been absorbed by the Western Union a new issue of stock was made in exchange for the old stock and the name of the company changed. Nearly all the old stock was exchanged for the new, but a few hundred shares of the old were yet outstanding. Young Mr. Ives saw in this circumstance a chance for a shrewd speculation, and so was not slow in carrying out his ideas. He bought most of the old stock as the first step in the scheme, then, as afterwards charged by the exchange, he hired a man who worked in an express office in Newark to create the "short" interest which is imperatively necessary to the success of any corner. No one in the "street" would have been

likely to sell the stock short, but the Newark man gave orders to several brokerage houses to sell Mutual Union stock. They did so, and other brokers acting for Ives, purchased the stock which they sold. To some of the brokers the Newark man gave verbal orders and to some he gave written orders. In some cases, in order to conceal the transaction, the brokers were told to sell other securities as well. The brokers claimed that the Newark man promised to produce the stock for delivery the day after the sale was made. This he did not do, and the brokers found themselves short of the stock. Then they woke up to the fact that there was only a few hundred shares of the stock in existence and that they were at the mercy of young Mr. Ives. The most curious feature of the corner was that if the officers of the exchange had not blundered the corner would never have been possible. When the new stock was issued it was "listed" and the exchange should have stricken the old stock from the list. By an oversight this was not done. As soon as the selling brokers found themselves caught in a net which they had many times spread for many a "lamb" they began to plead to be let off. Ives was denounced and the corner was declared to be illegitimate and wicked, the governing committee declared the contracts "off," the brokers were saved, and Mr. Ives barely escaped without loss. This corner was not the only charge brought against "wicked" Mr. Ives, when, a few months later, it was decided to discipline Mr. Doremus if he did not sever his relations with Ives. This he refused to do, and, though cut off from any connection with the ex-

change, Mr. Ives' firm continued to grow in prosperity and importance.

Mr. Ives displayed remarkable skill in the negotiations which resulted in the purchase and reorganization of the Cincinnati, Hamilton & Dayton Railroad, and the fact that he got an option from Robert Garrett was a further evidence of his ability. Still the Mutual Union corner has hung over him like a black cloud. Hence the act of the governing committee in practically whitewashing Mr. Ives one year after publicly proclaiming him as unfit for fellowship, has aroused indignation among many members of the exchange, who think that the governors have been guilty of weakness and inconsistency in repudiating their original action.

CHAPTER XXXI.

FINANCIAL IRREGULARITIES.

A NEW SYNONYM FOR CRIME IN VOGUE IN SPECULATIVE CIRCLES—THE PECULIAR ATMOSPHERE OF NEW YORK'S FATAL MAELSTROM—SOME OF THE IMMORALITIES OF THE STREET — HOW THE MONEY GOES—THE GRAY AND KETCHUM METHODS—HUMAN WRECKS.

THE speculations in stocks and bonds have not only brought about a new style of business, but the use of new terms. Crime, fraud, embezzlement are called irregularities. Men are not criminal who betray their trust, use money that don't belong to them, alter checks, forge names, and speculate with bonds put in their house for safe keeping. "But they are sharp men, unwise in some things, fools to go into speculations so deep—that's all." This sentiment is not confined to Wall street. It marks the age. It is common to talk of bribery and corruption in official life. Men who sit at the head of affairs are bought and sold in the market. If a man is elected to an office, it is a common remark, "He will make his pile." If he is not too glaring and audacious in his thefts, no one will meddle with him. If measures are to be carried, or to be defeated, money must be raised, and put into the hands of certain men, or the affair falls through. In the city there is a stout fight always over

the office of senator. The pay is three dollars a day; the expenses at least fifty. If a railroad franchise is wanted, ten thousand in cash, and a block of the stock will carry it. Street railroads are obtained in the same manner. The famous Harlem corner was created by the refusal of Vanderbilt to pay blackmail to men in power. Men pay cash of ten and twenty thousand dollars to carry an election, when the salary connected with the office is not a quarter of that sum. Everybody understands that the office pays in some way. Parties often come down from Albany, and say to individuals in the city, "What is your office worth to you?" As the man makes from five to twenty thousand a year, he is a little startled. The Albany man says, "The office is going to be abolished. Fifty thousand will save it." The excited New Yorker flies around, raises the money, and the evil is stayed. The manner in which these things is managed is as notorious as any legislation in the land. Men who, a short time ago, could not get trusted for a paper of tobacco, sport blood horses in the park, and live in style. It is a very common thing for officials to leave their position for a sum named, and allow bills to be put through in their absence. A New York official has more than once notified the body over which he presided that he would be out of the State when a meeting was held. His custom was to take the ferry boat and go to Jersey City, take a drink and go home. He avoided the responsibility of legislation, while his friends carried obnoxious measures through. It was well known that a bribe of fifty thousand, and once as high as a hundred thousand, was paid for this service. An

official in this neighborhood had decided opinions, and was supposed to be an honest man. Interested parties wanted an ordinance passed of great value to them. They knew the officer would not sign the law, and they could not carry it over his veto. A check of $50,000 was laid before him, with the condition, that on an evening named, he should visit the State of New Jersey, and remain there one night.

ATMOSPHERE OF THE STREET.

In such an atmosphere great crimes must be common. The moral tone is so low that the temptation to commit wrong is very great, and the disgrace and punishment slight. Dishonesty is known as shrewdness, and fraud is regarded as being sharp. The loose way of transacting business, the modern custom of blending one's own funds with other people's, and using the whole in speculation, has induced leading capitalists to refuse anything as an investment which they cannot control. The drinking customs of Wall Street have a great deal to do with its crimes. One of the leading banks, at its annual election, furnishes liquor for all in attendance. Every variety of strong drink was in abundance, and huge bowls of strong punch are provided. Presidents, officials, directors, and clerks go in for a carouse. Staid old men get so boozy that they are sent home in carriages, and young men, frenzied by free liquor, yell and sing with delight. Nor does it stop there; the example leads the employees of the bank to fashionable restaurants, flashy and extravagant company, and to the forked road that leads to the gaming table or Wall street.

A house went down the other day, and in answer to the question how it happened, one of the proprietors said, "A glass of wine did it." The house did a large business South and West. It employed, among others, a young man of talent and smartness. He was entrusted with the collection of the heavy sums due the house in the South. He was as sober as clerks generally are, and enjoyed the confidence of his employers. He was very successful in his tour, collected large sums of money, and reached New Orleans on Saturday night, on his way home. He telegraphed his success, and announced his intention of leaving on Monday morning. Sunday dawned on him; he was alone in a strange city. Some genteelly-dressed persons, apparently gentlemen, made his acquaintance, and, after general conversation, invited him to take a glass of wine. He was accustomed to do this with his employers, and it would seem churlish for him to refuse so courteous a request. If he had gone to church, he would have escaped the temptation. If he had been a Sunday School young man, he would have found good society and genial employment. He went to the bar with his new-found companions. He knew nothing more till Monday. His money, watch, and jewelry were gone, and he found himself bankrupt in character, and penniless. He had been drugged. He telegraphed to his house. The news came in a financial crisis, and the loss of the money carried the house under.

REIGN OF TERROR IN WALL STREET.

Desperate, daring men find Wall street a fitting field for the exercise of their talents. More than once in the history of the street, combinations have been formed to rob the banks.

During the great fire in 1836, which swept all New York, from Wall street to the Battery, and from Broad street to the water, the military were on duty three days and three nights. The day Mayor Clark was sworn into office, he received a letter from the presidents of the city banks, informing him that the banks were to suspend specie payments, and that they feared a riot. The mayor was terribly frightened, and sent for General Sanford, who assured the mayor that he could keep the peace. The next morning Wall street was packed with people, who threatened to tear down the banks and get at the specie. The First Division was called out. There was probably not a man in that corps who was not as excited, personally, as the maddened throng that surged through the streets; yet not a man shrank from his duty, or refused to obey his commander. The First Division were marched to the head of Wall street, except the cavalry, who were stationed around the banks in the upper part of the city. General Sanford planted his cannon on the flagging in front of Trinity Church. The cannon commanded the whole of Wall street. He then sent word to the rioters that his fuse was lighted, and on the first outbreak he should fire upon the rioters, and that peaceable citizens had better get out of the way. The announcement operated like magic, and in a few

minutes there was not a corporal's guard left in the vicinity of the banks. The citizens knew that the troops would do their duty, and that silent park of artillery was an efficient peace corps.

An extra police force is on duty continually. Adroit rogues and bold villains, by their very audacity, accomplish their purpose. Carrying gold, and a million or two of greenbacks, about the street, is as common as carrying bundles and merchandise is in other parts of the city. Common drays are backed up to the great moneyed institution, and loaded down with gold. Rough-looking persons they are that handle the precious stuff, surrounded often by a rougher looking crowd. The temptation to seize a bag, and make off with it, is a very strong one. The very daring of the act makes it often successful. The habits of bank messengers are well known to the "fancy." The money transactions of the city are very regular. The movement of a hundred millions occupies the hours between ten and two. Messengers are running in every direction. A bank that does a business of twenty millions daily has an army of clerks and messengers on the wing perpetually — Out into the street; down into cellars; through dark alleys and narrow lanes; up narrow and crooked stairs — in every direction the messengers rush, loaded down with greenbacks and gold, checks, bonds, and gold certificates. Desperate men track these messengers, garrote them in dark alleys, knock them senseless, and steal their treasures; and more than once, on the corner of William and Wall — the most prominent part of the street — parties have been robbed in the presence of a hundred

men. Accomplices are always on hand, teams provided, and, in the confusion, generally the party escapes. Some of the banks hire a carriage, and employ a police officer to attend their messengers to the Clearing House and back. Some of the heavy banking houses employ special policemen to attend their messengers when they deliver money. In many cases the messengers are in complicity with rogues. A bank clerk was robbed a short time since of ten thousand dollars at noonday. The police investigated the matter, and developed the following facts: The house robbed was one of the largest stock dealing houses in the street. A messenger was sent to collect gold certificates of twenty thousand. The messenger, on his way to the bank, met another messenger, and they went into a saloon and took to drinking. It was proved they drank five times — nobody knows how many more. The young man was enticed by his companion into a dark cellar-way, and was knocked down, or fell stiff and senseless. The companion seized the band of certificates, and ran to the bank for the money. This was done in broad daylight, some parties looking on. One of the spectators, who knew the messenger, notified the firm. One of the partners ran to the bank, and found the messenger with the gold in his hand, ready for operation. In one of the banks, during business hours, may be seen an old negro, chafing up and down like a caged lion. For twenty years he was the bank messenger — paid all the exchanges, ran his rounds alone, and through him the bank never lost a dollar. As stout, energetic, pugilistic men are needed on the Stock Exchange, so daring

men of courage, with the dash of a prize-fighter about them, are needed as messengers, and the old colored servant is laid upon the shelf.

IMMORALITIES OF THE STREET.

Few men escape the demoralization of Wall Street. Men have gone down into that arena with large fortunes and unblemished repute, and come up penniless and bankrupt in character. The head of one of our largest mercantile houses, one of the most trusted of bank presidents, with a well earned reputation of a quarter of a century upon him, threw the whole away in a few months in that vortex.

Young Gray had a brilliant, but a short career. He came up from dark, den-like offices in Exchange Place, to magnificent rooms on Broad street. He furnished his offices in grand style. His very audacity gave him success. He outshone the eminent houses that have stood the shock of half a century. He secured high-toned recommendations, and his dash and daring facilitated his gigantic frauds. Strange enough, very few ever saw him. For a day or two his name was better known than Vanderbilt's. Those who saw him, describe him as a young man, very boyish in his appearance, looking rather green,—thirty years of age, tall and slim, with light hair and mustaches. He laid his plans with consummate ability. He secured government bonds, and forged nothing but the sums. The signatures and the paper were genuine. Had Gray offered bonds manufactured, or with signatures forged, he would have been detected at once. But his plan was to take genuine bonds, and alter the amounts.

Bonds of one thousand were altered to ten. Bonds of five thousand were altered to fifty thousand. During business hours the rush in the street is immense; millions pass in an hour and nothing is thought of it. In the excitement of the hour, when the time came, Gray and his associates threw the bonds on to the market, and obtained money everywhere. Firms loaned ten thousand on securities worth one, and fifty thousand on securities worth five. The sum thus obtained is supposed to have ranged from two hundred thousand to half a million. One morning the iron shutters of 44 Broad street were down, and the sheriff in possession.

Few instances have brought with them a sadder moral than that connected with young Ketchum. A very young man, he was partner of one of the oldest and most honored houses in the city. For two generations the firm had been without a stain in the mercantile community. Active, energetic, capable, and apparently honest, the young man soon obtained the control of the great business of his house. No one can tell what he did with the vast sums of money he obtained. The avenues of expenditure are very wide and very numerous in New York. Gaming, drinking, fast company, extravagance in horses, dress, jewelry, and establishments, will make way with a great deal of money in a short time. The transactions in gold when Ketchum's forgeries came to light, facilitated the frauds he committed. Each banker then kept a gold check book, drew his gold certificates himself, and had them certified at the Gold Bank. These certified checks passed as gold everywhere, from hand to hand, while the gold, untouched, remained in the vaults. Ketchum

drew an untold number of checks, forged the certification, and scattered them in every direction. The success of his movement led to an entire change in the system, and gold checks are now issued at the Treasury Department, and certified there.

The detection of the Ketchum forgeries was inevitable. The road may be a long one, but the turn surely comes. A wealthy German loaned Ketchum & Sons eighty thousand dollars on one of the forged checks. The bad spelling of the name of the house satisfied the broker that something was wrong. He called in his loan, and said nothing. Meeting a friend in the street the next day, he said, "you loaned the Ketchums seventy thousand yesterday, call in your loan and ask no questions." Presenting his securities for money, Ketchum was refused by one or two large houses. He was satisfied that his secret was out, and he resolved to flee. The excitement was terrific when the forgeries were known. For the house there was very little sympathy. It was known to be sharp and hard, though successful. The pound of flesh was exacted, and the scales and knife were always ready. Sympathy with debtors was not a part of its code, and failure to meet liabilities was regarded as a crime. When the house went down, as sharp, hard firms are apt to, the feeling of the street was one of relief, and not of sympathy. "He shall have judgment without mercy," is a text from which sermons are constantly preached in Wall street.

A CASE IN POINT.

In one of the small streets of lower New York, where men who are "hard up" congregate, where those who

do brokerage in a small way have a business location, a name can be read on a small tin sign, that is eminently suggestive. The man who has desk-room in that locality I have known as a leading merchant in New York. His house was extensive, his business large. He was talked of as the rival of Stewart. No store in New York was more celebrated. He was sharp at a trade, and successful. He was a hard creditor, and unrelenting. He asked no favors, and granted none. It was useless for a debtor to appeal to him. "Settle, sir!" he would say, in a sharp, hard manner, "settle, sir! How will I settle? I will settle for a hundred cents on the dollar, sir." Nothing could induce him to take his iron grasp off of an unfortunate trader. Over his desk was a sign, on which was painted in large letters, "No Compromise." He answered all appeals by pointing to the ominous words, with his long, bony fingers. His turn came. He went under — deep. All New York was glad.

In travelling, I passed the night with a wealthy merchant. His name on 'change was a tower of strength. He had made his fortune, and was proud of it. He said he could retire from business if he would, have a fortune for himself to spend, and settle one on his wife and children. He was very successful, but very severe. He was accounted one of the shrewdest merchants in the city. But he had no tenderness towards debtors. In the day of his prosperity he was celebrated for demanding the full tale of brick, and the full pound of flesh. A few months after I passed the night with him he became bankrupt. His wealth fled in a day. He

had failed to settle the fortune on his wife and children, and they were penniless. He was treated harshly, and was summarily ejected from the institutions over which he presided. He complained bitterly of the ingratitude of men who almost got down on their knees to ask favors of him when he was prosperous, and who spurned and reviled him when he fell. If in the day of his prosperity he had been kinder and less exacting, he might have found friends in the day of his adversity.

The infatuation of young Ketchum was not the least remarkable thing in his career. He disappeared from the street, but hung around New York, hiding himself in cheap boarding houses through the day, and roaming through the city at night. It was proposed to save him from prison. Disgraced and ruined, it was thought that a felon's brand would be kept from his brow. Arrangements were made to pay the forged checks, and keep him from the hands of the authorities. Wall street would rather have money than the body of the criminal. It is the style of the street to take the cash, and let the culprit run. It was agreed that the parties who had been victimized, when they got their money, should not appear against the forger. Ketchum could easily have escaped. Gray was caught, and a check for four hundred dollars procured his liberty. Ask a party in Wall street why a reward of five thousand dollars is not offered for a defaulter, and the answer will be, "What's the use; the man will give a thousand more to go clear." Ketchum seemed to deliver himself up. Forged gold certificates were found on his person. Nothing remained but to lock him up

in the Tombs. He was put in a cell occupied a day or two before by a murderer. A young man, almost at the head of the financial world, with an elegant home, moving in the upper ranks of social life, with all the cash at command that he could spend, with a brilliant future before him, an opportunity, such as not one in a thousand enjoys, of placing his name among the most eminent financial men in the world, he yielded to the allurements and temptations of the street, threw all that was valuable in life away, and accepted a felon's name and doom.

THE GREAT PERIL.

No barriers seemed to be strong enough to protect those who throw themselves on the excitement of stock speculation. Like the cup of abominations in the Apocalypse, it seems to drunken and madden all who touch it. A young man of very brilliant abilities had an important financial position in a prominent house. His salary was liberal, his social position high, and his style of living genteel. He was a racy writer, and a popular correspondent. He took a special interest in Sunday schools, and in religious and reformatory movements. He was especially prominent in the christian associations of the land. While at a national meeting of associations, in which he bore a very conspicuous part, even while he was speaking on a subject involving soundness of doctrine, telegraph wires were quivering in every direction with the intelligence of defalcations with which he was charged. It was the old story of dishonesty of long standing, with frauds running over a series of years, carefully covered up, and

ingeniously hidden; vouchers forged, and an apparently fair page, full of wrongs. Early, a little stock venture was indulged in; to save that, more money was needed. A loss in one direction was to be repaired by a little speculation in another. Money borrowed for a day or two, and then the men set out on a tramp in the beaten path to ruin, where so many speculators go.

HOW THE MONEY GOES.

The most astounding thing about many of these defalcations is, that parties involved in crime secure no personal benefit to themselves. It was not believed that Ketchum had the benefit of the million or more of money that he got by forgery. Sanford, who in an hour destroyed the repute earned by thirty years of honest service, when he ran away, though his defalcations were heavy, left his family penniless, and carried nothing with him. To obtain a high position in a bank, or financial company, the position of paying teller or cashier, or get a prominent office, is a great thing in New York. The pay is large, the position permanent. Capitalists who put money in these institutions, do it often to make a place for their children or relations. Vacancies rarely occur, few die, and none resign. Each director and officer, and each political organization, has a list of candidates for vacancies that may occur. If a man holds a responsible position under the government, he must have bondsmen; the same is true of cashiers, treasurers, and presidents. Men who justify in sums of quarter of a million or less, must secure well known bondsmen. Such men are not plenty, and they do not expose

themselves without a consideration. They get accommodations, and often a loan of money and bonds held by these custodians for safe keeping. These funds are thrown on the street for speculation. Not long since, a young man who was considered the very soul of honor, who was never known to equivocate, even, whose character from his boyhood was that of honest simplicity, whose great ambition it was to support his mother, who was a widow, was found to be a defaulter to a heavy amount. His style of living was such, and his well known habits, that it was known that he could not have squandered the money on himself. He was too timid to speculate, and the marvel was what had been done with the funds. His bondsman had used them for his own purposes. First, the young man certified a check when there was no money in the bank, on the promise of its being made good the next day. The bondsman made a tool of the young officer, first by threatening to withdraw as bondsman, and then, having led him on, by threatening an exposure. The books were altered, and the young man was driven almost to madness by his position. Of the heavy sum lost by the bank, not a dollar went into his own pocket. He is an illustration of thousands who are the dupes of designing men. Some moneyed institutions are exclusively managed by a clique in Wall street. If they wish to produce a panic, they take the funds of the bank, and accomplish the purpose. Bank stock in huge blocks, is bought, sold, and moved about to accomplish the schemes and combinations of stock speculators. It is no uncommon thing, for men on the street, to demand and use the funds of public in-

stitutions. More than a million of public money has been known to be moved into Wall street for a day's speculation.

HUMAN WRECKS.

The wreck of public men, who attempt speculation, is sad to look upon. A short time since, a gentleman was on trial before the United States Court for a conspiracy to defraud the government. Some of the principal witnesses were men who have stood very high in the community, worn judicial honors, and been ranked as the most eminent of citizens. Some of these witnesses would have been included in the indictment, but the government kept them as witnesses. These men, themselves criminals, showed under oath, how the public funds were used, how fortunes were swamped in speculation, and how the greed of gain allures honorable men from the right path. A legal gentleman was offered a judicial nomination in a case where a nomination would have been equivalent to an election. The conditions connected with the nomination were such, that as a man of honor he felt bound to decline. Almost daily, on Wall street, I meet a man, not forty; his look is downcast, dress seedy, and his desire seems to be to shun every one. I knew him a short time since as a lawyer in Wall street, the head of a happy home, a Sunday school teacher, and an honored man. He took to the ways of the street, and has just returned from the State's prison. A Sunday School Superintendent, and a very devoted one, too, a trustee of a college, and an influential man, left his office, and the quiet walks of social and domestic life,

for the glitter and profit of a public position. Everybody congratulated him on his good fortune. His friends gave him a dinner in honor of his elevation. He remained in office but a short time. During that short period, he left his school, was removed from church, lost his own fortune, involved his friends, and was charged with using money that belonged to the government. The pressure for money, inside and out, was too great, and the temptation in which he was placed too strong for him, and he has passed out of sight.

Quite a young man in New York made his fortune in some lucky speculations. He was admitted to be very smart, and was said to be a person of a great deal of manliness and integrity. One of the methods of the street to raise money is to get up bogus stock companies, get a few names well known on the Board, and these are paid, hire money to pay a dividend, throw the stock on the market, and during the excitement sell out, and enjoy the ill-gotten gain. The names of the Directors are used to decoy victims. The rousing dividend excites the cupidity of men in haste to be rich. There is a great deal of money on the street waiting to be invested. Stock paying ten or twenty per cent. is very alluring. Money is taken out of the Savings Bank, drawn out of Trust Companies, removed from where it lies safely, drawing a reasonable interest or paying a fair dividend, and put in the new company where dividends are so large. In a few weeks or months the concern is blown to atoms, and mourners go about the streets. The victims are usually those least able to bear the loss. One day, a

company of persons came into the counting room of the young man referred to above, and offered him two hundred and fifty thousand dollars if he would allow his name to be used as President of a new company about to be started. The conspirators knew that with his name they could sell half a million of stock. As coolly as if they were naming the price of a barrel of oil, he said, "Gentlemen, my name is not worth two hundred and fifty thousand dollars, but if it is, I can't afford to throw it away on a bogus stock company."

A man came to the surface not long since as a politician, and was elected to the legislature. For a bribe of twelve hundred dollars he abandoned his party, and was elected to an honorable position. Political influence obtained for him a lucrative berth in the city, and he took his place among the financial men. He became involved in stupendous frauds; his new style of life opened to him extravagancies and luxuries to which he was before a stranger. His day dream was a short one. In a few months he was an inmate of the penitentiary.

Quite a young man appeared on the street as the representative of one of the heaviest New England houses. He boarded at a magnificent hotel, and prided himself on having the largest cash balance in the bank of any of his associates. The head of the house which he represented in New York, died very suddenly, and it was found that the house itself, supposed to be one of the richest in New England, was bankrupt—ruined through the agency, recklessness, and dissipation of the young representative in New York. That a house so old and honored, holding in

trust the funds of widows and orphans, should allow itself to be represented by a dissolute young man, with whom no prudent person who knew him would trust a thousand dollars, is marvelous. The young man was notorious in New York for his dissipation, habits of gaming and drinking, loose company, and rash and daring speculations. He is a type of a large class on the street.

A gentleman residing in the suburbs had but little confidence in banks. He kept his securities locked up in his safe at home. His son-in-law, doing business in New York, came up once a week to spend Sunday. During one of these visits the keys of the safe mysteriously disappeared. The old merchant was advised by his son-in-law to send the safe to New York to be opened, and he volunteered to take charge of the operation. The safe came back with a nicely fitted key. Three months afterwards it was discovered that funds to the amount of one hundred thousand dollars had been abstracted. Nothing could be proved against the son-in-law, and to prevent family disgrace, the thing blew over. A few days ago, an extensive commission dealer ran away, carrying with him, not only the funds of the house, but a good deal of money belonging to other people. He proved to be the same shrewd gentleman who furnished the key to his relative's safe.

CHAPTER XXXII.

THE SAWDUST GAME.

HOW PERSONS FROM THE RURAL DISTRICTS WITH A FEW DOLLARS AND AN ALL CONSUMING DESIRE TO BECOME SPEEDILY RICH ARE SHORN— COUNTERFEIT MONEY IN NAME ONLY — AN INTERVIEW WITH THE KING OF BOGUS-CURRENCY SWINDLERS.

IT has been generally supposed that this ancient mode of fleecing the lambs had almost died out, in consequence of the attention it had attracted from the Postoffice and other detectives, until the public were startled from this delusive dream by the announcement that the "King Pin" of the fraud had been shot dead in the midst of one of his daring operations, by a Texan, who had evidently come to New York to get satisfaction for the hundreds of dupes who had been the victims of wholesale swindles on the part of these nefarious scamps. The mode of proceeding has been so often detailed that it scarcely seems necessary again to repeat the "thrice told tale;" but the recent bloody tragedy in which the principal culprit was shot down in his tracks, shows that the game itself is still very much alive, and that great sums of money are almost daily drawn from the hard-earned wages of people who should know better than to be in any way accessory to the

swindles; for it hardly need be said that the buyers of counterfeit greenbacks are not a whit less culpable than the rascals who put up such jobs. The operators in the sawdust game contrive to get the address of persons in distant parts of the Union, and send them a circular in which they are confidentially informed that the advertiser has come into possession of a large lot of counterfeit notes, that are the perfection of fraudulent manufacture. In size and color of paper, skillfulness of engravings, in short in every particular will they pass through the manipulation of experts without being known from the genuine. They even offer to send a $1 or $2 bill for examination and close scrutiny.

Occasionally, where they are able to find out that their correspondent is a man of means and some position, they will fill the first small order with real money. Where this is done the avaricious victim swallows the whole decoy, hook, sinker and all. He remits the money, and after some delay he receives a carefully enclosed box, shrewdly enveloped and ostentatiously covered with numerous seals. Upon carefully removing the wrappings, his astonished eyes either fall upon a lot of carefully packed worthless paper or a quantity of sawdust, which appears about the size and weight that the promised sum in bills might make. The victim is without a remedy. He has only his own word to prove that he ever sent any money to buy the stuff; or if he had other witnesses, they would also prove that he was an accessory before the fraud, and only cried out when he was himself hurt by the rebound of the ball that he had dis-

charged. If he flings good money after bad by coming to the city to investigate; if he calls at the place to which his remittance was directed, he is probably informed that the person in the room would be very glad to find the swindler himself, as he has not only cheated the countryman, but has cleared out without paying his rent, and that the landlord fears he is a bad fellow, as lots of people call every hour to report some of his frauds, and he would advise the visitor to report at Police Headquarters, as the authorities would be glad to get some witnesses to the case. But he had better provide himself with bail, or they might lock him up in the House of Detention until the criminal could be found and the trial take place. The victim sadly returns home without giving any additional notoriety to the fact that he has been dabbling in forbidden fruit. Perhaps, as he chews the cud of bitter fancies, he recalls the text, "He that maketh haste to be rich shall not be innocent."

KING OF THE SAWDUST SWINDLERS.

A dapper little man stood on the corner of Grand street and the Bowery a few evenings ago. He wore an immaculate white shirt front, from which sparkled a six-carat brilliant of the purest water. A heavy gold watch chain hung from his waistcoat, on which was suspended a large gold horseshoe with seven diamonds representing nail-heads. A large ring encircled the little finger of his left hand, with an eight-carat stone imbedded in it, which shot out little brilliant prismatic sparks with a snap at every move

of his hand. This little man was none other than Barney Maguire, the king of the sawdust swindlers. He appeared to be more communicative than usual, and did not hesitate to unbosom himself to a friend.

"Ten years ago," he said, "I was working at my trade as a journeyman bricklayer, earning a salary of $3 a day. I don't just now recall what first led me into the 'boodle' business, but I started, as you know. Other people knew it, too, and much to their sorrow."

The little confidence man gave a quiet chuckle, and continued: "And I have been so successful at the sawdust game that $100,000 in cold cash would not touch me to-day. The game has grown so threadbare and has been exposed so often, however, that I am kept continually studying up some new scheme to rope in the guys. It is not anything like it used to be, I can tell you. Why, I can recollect five years ago when I thought nothing of raking in $5,000 a week, and on several occasions I took in $15,000 in one week. Those were good times. Nowadays if I make $500 or $1,000 I think I am playing in good luck. My expenses are frightfully heavy, too. I've always got fifteen or twenty steerers that must be paid $15 or $20 a man, according to the boodle that he drops. Then there is my turner, who has charge of the layout. He must be paid well, for a good turner is not picked up every day, and then besides I have agents all over the country looking up good subjects to work on. When a man is found who it is suspected will take the bait one of my circulars is sent him. There's nothing in it that could criminate me even if it got into the wrong hands. I don't tell

him that I am selling counterfeit money, but simply allude to it as manufactured 'green stuff' in the denominations of 1's, 2's, 5's, 10's and 20's. He generally knows what it means. If he writes back for a sample and I think he means business I cut, for instance, a brand-new good $5 bill in two and send one-half to him. This generally brings him. It has been previously understood between us that upon his arrival in this city he is to telegraph me at what hotel he is stopping and under what name. Then one of my steerers calls at the hotel and steers him to the layout, which is situated either up-stairs or down in a basement with a dark passageway. You will understand the reason for this presently.

"When he gets into the layout it's a very rare thing that he leaves it with more than just enough money to take him out of town. When he enters the layout, which has been fixed for his reception, crisp new greenbacks greet his eyes on all sides. The shelves are apparently full of them, and he imagines that barrels are filled with the notes. The packages on the shelves, however, simply have a bank note on the top and bottom. The rest is paper cut the right size. The barrels have false tops. The greenbacks have just been brought from the sub-treasury on Wall street in exchange for old bills. He first advances to the counter, takes up a bill, and in nine cases out of ten takes one from his pocket and compares the two. He could not be other than satisfied. Then he signifies how much he wants. He is told he can have $2,000 for $500. The money is counted out by the turner and either done up in a package or placed in a valise. If the guy has on a good stone or a watch

and chain some fabulous sum is offered for it and placed in with the other money. When the package has been securely sealed something must be done to distract his attention from it. It requires only a second. As a rule, one of the men from behind him makes some startling remark and he turns his head. The second his head goes around a package is substituted in place of the one the money is in. He is allowed to carry his own package in this case. But he is told that in order to insure us against any treachery on his part he must take the package to the express office and send it to his home. He then must allow one of my men to accompany him to the train and see the train start off with him in it.

"Then we are safe. When he arrives home he calls for his package, and very likely locks himself in his room and stuffs the keyhole full of paper before he opens it. When he does open it he finds a package of sawdust or paper, with a generally accompanying note which informs him that the package has been substituted on the road. I've had the same man come back three times for more, thinking that it was stolen on the road. If he does find out that we have duped him he can't squeal, for he is as deep in the mire as we are. If a guy's attention in the substituting act cannot be withdrawn from the package one of my men takes it, and in company with the flat starts for the express office. Going through the dark passageway or down stairs they meet a man. In passing each other the packages are exchanged. It's a regular sleight-of-hand work. But say, I'm talking too long."

The king of sawdust swindlers looked at his handsome gold watch and walked up the Bowery.

CHAPTER XXXIII.

CONFIDENCE OPERATORS.

DEVICES WHICH LINE THE POCKETS OF THE CONFIDING—SOME OF THE NUMBER EXPOSED—PLIN WHITE'S REMARKABLE CAREER—PROPERTY OF ORPHANS AND WIDOWS—BOGUS AUCTIONS—SHAM JEWELS AND SUBSCRIPTION LISTS—PETTY SWINDLES—BUNDLE AND POCKET-BOOK GAMES—SHAM INSPECTORS—DUBIOUS BOOKS—HORSE SHARKS.

THE ever-dangerous and "fetching" fishery of the confidence game is so dependent on the qualities distinguishing our countrymen that the French police term it "the American steal." Complimentary! It is as old as the ills of humanity. But every week it has its tens of victims in all large cities. It requires two operators who play into one another's hands, and who would be almost equally master of several tongues, quick as a flash to take a hint from one another, and able to read a man's ideas by the play of his features unerringly and instantly.

Confidence man A. with his mate within sight, prowls the street or public resort till they observe a likely quarry. They have an infallible eye in seeing real value under bounce, shoddy and Alaska diamonds. No gulling them with a Mexican dollar at the end of a watch-chain! no "stuffing" them that the bulge over the heart is made with a wallet of bank-bills when it is a prayer-book! On some natural ex-

cuses the foremost strikes up an acquaintance. Ten to one, he has been in your town, perhaps for a prolonged stay (in your jail). Anyhow, he will be talking of your Uncle Jake, that ploughed the stones out of the Shoomack forty acres in five minutes, as if they had scooped up mush from the same bowl, when rising three. You will be won over, safe.

The next point that is played is for number two to flounder against you. A. does not know B., not a morsel. B. is on the expansive. He has come to town to receive a large sum of money. He shows a wallet full of "flash" bills; his jewelry is spick and span new and looks aldermanic. He is so overjoyed that he wants the continent to stand up and liquor with him; the two hemispheres to dive into his purse, the solar system to live with him for a week when it revolves his side of the river. It is good to meet such refreshing exuberance and wholesale liberality.

When he settles down to talking of giving away a thousand dollars, A. sort of nudges you, winks, whispers that he thinks "we, us & Co." ought to profit by this blamed old crankey's whims before he falls into ungentlemanly hands and gets plucked. Does the stranger mean half what he says?

B. means the whole! All he is foraging round for is a proper, fit individual or two whose honesty will prevent him putting the gift to a bad purpose. As he has no time to test the credentials you and A. are ready to parade he will substitute a single test.

"There is nothing like confidence between man and man!" That is the shibboleth, and these fellows do

not hesitate to trumpet it, though it ought to denounce them. You are all three in a drinking place by this time. The keeper may not know these gentry, but he more than half guesses what is hatching. But he will not give you a hint—they never do, his like. It is a good joke, and then the gains will be great to the rum-mill.

A. tells you what: He will leave some money with you and your friend, step out for a breather, and if you are both there on his return, and the trust intact, hang it! he will have a better opinion of you. He does so. More drinks. Then B. does the same. Drinks succeed. Then you step out, leaving some greenbacks and jewelry to make up the sum the others seem to have sported. And on your return the spondoolics have disappeared with the pair. The bartender has been counting the flashes of his pin. "He hain't seen when the gentlemen left; they paid up square; that's all he knows." And the police will say, one that it was "Irish Charley" and "The Lame Fiddler;" another that the description fits Jack, *alias* "Shuffleboard Jemmy," and his pal, and so on. Upshot, your shot will never be seen again.

THE NOTORIOUS PLIN WHITE.

The preceding subjects are, however, only the chicken hawks, and sparrow-buzzards of confidence gamesters. Annexed we give a sketch of "*Plin*" *White*, who may be termed the bald-eagle of his nefarious craft. When he made a swoop it was generally upon the big piles of very rich men, and he rarely failed of "fetching" all he "went for."

The career of Plymouth or "Plin" White, whose death at the age of sixty has just occurred, was a remarkable one, and deserves to rank with those of the most accomplished and successful rogues of this or any other age. What is most strange about it is that White possessed abilities so considerable that had he employed them in any legitimate enterprise or profession he must have attained distinguished eminence. It is clear that in his case there was an uncontrollable prepossession for evil; that in fact he was so constituted as to derive more pleasure from the perpetration of a clever swindle than honest men do from the performance of a virtuous action. The mental constitution of such a man is an interesting study. "Plin" White was intellectually well equipped. He must have possessed all qualities save moral ones in an unusual degree. He had so winning an address, dignified and attractive an appearance, so complete a command of himself and so masterly a power of chicanery, that he actually deceived those who had previously been his victims, and who, it might be supposed, must have been disillusionized as to that particular rascal at least.

A more corrupt scoundrel never masqueraded under a form and face which seemed to give assurance of absolute integrity. It has been said that he looked like a venerable clergyman, and his manners were polished and fascinating. The extraordinary force of the man, however, was shown in the magnitude of his robberies and the virtual impunity with which he committed them. He is said to have acquired $1,500,000 in twenty years by sheer swindling, and in one

instance his gains amounted to $400,000. Yet though his notoriety was world-wide, he was able, on the few occasions when he found himself in custody, to cajole, and sometimes even to rob, the very officers who had him in charge. In a most amazing case of this kind was that in which he not only persuaded a New York sheriff to give him his liberty, but lured $20,000 from the pockets of the officer he had thus hoodwinked. So confident was he of his personal magnetism that he did not hesitate to approach, with fresh deceptions, men who had already been fleeced by him, and in more than one instance his confidence was justified by the event.

No doubt he had made a close study of the law with a view to circumventing it. He was too far-sighted to take needless risks, and his judgment as to the outcome of his nefarious plans was seldom at fault. Had such a man, so variously and highly gifted, been on the side of right, he would have proved most useful to his generation. But there was a hopeless twist in his character. He evidently had no moral sensibility, no conscience whatever. When he had driven his partner to suicide by his scoundrelism he merely slipped away to Europe, and there enjoyed himself calmly until he thought the affair had been forgotten, when he returned to his crooked adventures as coolly and deliberately as ever. He probably never had a moment of remorse. He ruined scores of people, and left misery and suffering behind him wherever he went. He acted toward women with the same absolute indifference to any moral standard that characterized his intercourse with men. A more

thoroughly dangerous man, in fact, never infested society. Beside so cold-blooded and accomplished a villain the ordinary criminal—even the worst type of the frontier desperado—appears comparatively innocent. It is fortunate for the world that there are not many men of the "Plin" White stamp.

THE FURNITURE DODGE.

The various forms which the petty swindles of the metropolis assume present an interesting subject for study. There, for instance, is the so-called furniture swindle. Not long ago an indignant lady appeared at a prominent furniture warehouse and demanded to know why a certain bed-room set, which she had selected and paid for two days before, had not been sent to her house. She produced a receipt, written on blank paper and signed with the scrawling initials salesmen in large establishments usually affect. The sum receipted for was only about two-thirds of what the furniture in question was really held at. She had entered the establishment, and been greeted by a polite gentleman just inside of the door. The stranger had accompanied her around, pointing out desirable bargains and naming such low prices that she had felt sorry that she had not money enough to buy the entire store out. She finally pitched on one set and paid for it. The polite stranger scrawled her a receipt, took her address and saw her to a car. After waiting for her purchase to be sent to her until she got tired, she set out to make inquiries about it.

The salesmen of the establishment were passed in review before her, but she had failed to identify any

of them as her particular one. It then became evident that she had been the victim of a clever outside swindler, and very little inquiry demonstrated that she was not alone in her misfortune. The same ingenious knave had made his appearance at at least five other establishments, with similar results. He must have been conversant with the business, for in all cases he selected warehouses where a number of salesmen are employed, and where the appearance of a stranger among them would not arouse suspicion, as he would be supposed to be a new clerk.

"It is really an old trick revived," said one of the furniture men, "and years ago was played frequently and with great success. Before the war furniture stores and cabinet ware-rooms used to be left open to the public, and people came in and went unattended. If they wanted to buy anything they had to call for a salesman by ringing one of the hand-bells scattered about. The swindlers found it easy to work under those circumstances, and they went at it with such boldness that the present system of employing many salesmen and keeping them constantly on the watch had to be introduced. Now the game can never be played twice in the same place."

MOCK AUCTIONS.

Another old swindle which is being revived, with much of the ancient success, is the mock auction. When the newspapers and the law combined some years ago to stamp mock auctions out, they were one of the most lucrative forms which the swindlers of the city assumed. A mock auctioneer was a sort of

pirate chief, with a crew devoted to him, and the public to foray on. His craft generally sailed under some such seductive name as "The Original Oregon Cheap Jack," "Grandfather Whitehead's Cabinet" and the like. One in Chatham Square bore the appropriate title of "The Golden Fleece," the public supplying the lambs. In those old days mock auctions were far from being petty swindles.

But at present they are, though they are outgrowing that condition fast. A year or so ago one was opened in Chatham street, near Worth. It was a dingy little shop, haunted by ill-looking men, clad in the height of Five Points' elegance, over whom a one-eyed Jew presided as auctioneer. The window presented a tempting array of a very fair order, picked up at pawnbrokers' sales.

A flag over the door announced that a "magnificent bankrupt stock of watches, jewelry and silverware" was to be disposed of by peremptory sale to-day. To-day means every day, for the flag flapped there till it rotted from its staff.

The business done at this place was at times quite lively. When one of the scouts announced the approach of an eligible victim, in the person of some green Jerseyman or clean magnate from the Sound, the one-eyed auctioneer would start off at a gallop, ripping out a wild shriek to arrest the attention of the victim as he passed the store. The display in the window and the announcement on the flag would lure him in, and he was either a very fortunate or a very wise man if he left the place as rich as he entered it. Really good watches and jewelry would be put up

for sale, bid for, disposed of at reasonable prices, and deftly exchanged for others which would have been dear at the price of old brass.

Now there are no end of mock auction rooms on the east and west sides; in all of them the nefarious business is carried on in the same lawless style that induced their suppression ten years ago. There are the same suspicious-looking bogus bidders, the same genteel loungers who raise a bid now and then, and the same voluble auctioneer, gorged with cheap witticisms and smutty jokes, which he discharges as the occasion seems propitious.

The business has not yet assumed the alarming proportions it once attained to, but it is growing, and cannot fail soon to attract the attention of the police, now that their notice is directed to it.

Other forms of mock auctions are those of pictures, pianos, furniture and cigars. Mock auctions of pictures are always held in stores which happen to be temporarily vacant, and which are rented for the brief period the swindler requires for his work. As soon as he sells his stock out he decamps, to avoid the inevitable meeting with some duped customer.

In no case is a picture offered for sale at one of these auctions worth the canvas, or, rather, oilcloth which it is painted on, for the majority of them are smeared on the cheapest sort of carriage covering. They are used to sell the frames, which are manufactured in factories in large quantities, gilded with Dutch metal, by contract, and sold in a hurry, as a few rainy days in a storeroom turn their golden glory to verdigris. Cappers or bogus bidders are used in

this as in every form of mock auction, and the vilest daubs, in the most worthless frames, sometimes bring as much as $200 and even $300 by judicious and cunning running up.

In the piano and furniture auctions good dummy or sample articles are exhibited, and comparatively valueless ones of similar appearance foisted upon the purchaser in their place. There are firms here who make a business of manufacturing such articles. Piano auctions are usually held in temporarily untenanted warerooms, which have been used by reputable dealers in new and second-hand pianos. Furniture sales are conducted in houses leased for the purpose.

Cigar auctions are held in all sorts of queer corners of the city, wherever the auctioneer can get hold of a place to operate in. The weeds they dispose of would be rejected by a Chinese vendor with a corner cigar stand in Baxter street. Many of them are actually made of the Manilla paper used for wrapping purposes in cheap groceries. The paper is stained brown and run through a machine, which imparts to it the veining of real tobacco leaf, and the filling is of chopped stems and discarded cuttings, which even the lowest tenement house cigarmakers can find no use for.

One of the most flagrant of the minor swindles of the metropolis is that which fishes for its victims with the seductive bait of a "business opportunity." The extent to which it is carried, and the success which attends it, are almost incredible. It usually employs two people. One is a man who has an office in a reputable neighborhood, and the other a plausible

"beat." The first furnishes the capital for the advertisements and the theatre of operations, and also endorses the respectability of his associate. This worthy usually has a patent to develop, which requires a little money to start; a dramatic company to put on the road for an out of town tour, or some small manufacturing business to establish. He only requires a couple of hundred dollars for his purpose, and his dupe is to be the treasurer or cashier of the concern. If the latter agrees, the drain on his purse is begun at once. There are bills to be paid, and purchases to be made, all of which are conducted in due form. The victim is soon tired out and his purse exhausted, and the swindler has the one excuse, "Well, your capital wasn't big enough. If you could pay in a couple of hundred more now we'd be all right." There is no redress. The plundered man has paid no money directly to his plunderer, though the latter has received his share of every dollar.

People who advertise pawn tickets for sale are generally frauds. The tickets are in many cases supplied by pawn-brokers to any one who may apply for them with sufficient interest to enjoy their confidence. They are all for such redeemed pledges as would not pay the expense of sale. The advertiser sells the tickets for a mere song. The purchaser, if he is suspicious, may not be willing to buy the ticket without seeing the article it represents. In that case he is taken to the pawnbroker, to whom he pays twenty-five cents for the privilege of examination. This examination invariably leads to rejection. In that case the ticket-swindler gets half of the search money.

Women are the chief practicers of this swindle, and it is so extensive a one to-day that there are certain pawnshops in this city which have their regular tools, and do more business with bogus tickets than in the real traffic for which they are licensed. Really honest people who desire to sell pawn tickets can always find purchasers for them in the proprietors of the many "old curiosity shops" scattered all over the city. These speculators make a business of redeeming useful articles from pawn and selling them at a moderate profit on their outlay.

There is a class of female swindlers who advertise as housekeepers. These are almost always of the lowest order of confidence women. They have an associate of the other sex, and occupy furnished rooms of which their tenancy is a fleeting one. If their advertisement secures an answer they induce the respondent to call, and engage him in conversation, in the middle of which the male associate enters. The woman at once accuses her caller of improprieties, her husband (?) resents them, and the dupe is glad to pay for his escape, unless he happens to know enough of life to be aware that his swindlers dare not tempt publicity and are only trying to bluff him. Often a case of this style of blackmail comes before our courts in the course of a year, but victims continue to make it profitable for this style of fraud to pay the papers for advertising them.

Matrimonial advertisements, on the part of both male and female, are usually inserted for the purpose of inducing a correspondence, which the advertiser may utilize for the purpose of extorting blackmail.

BEGGING LETTER FRAUDS.

The begging-letter fraud has come to be a peculiar figure among our local petty swindlers. He, or she, is of English origin, where that style of swindler has flourished for more than a century, in spite of the vigorous pens of Fielding and Dickens, both of which great authors loved to lay bare their shameless fraudulency, and the merciless administration of the laws against medicancy. There is as regularly organized a body of begging-letter writers in this city as there is in London. The members comprise both sexes, and are generally people of more than average education and intelligence. Their assurance not only borders but overreaches on the incrédible. They write to everybody whom they think likely to assist them, or who has, in fact, any money at all, without the slightest excuse or claim upon their charity. The late Commodore Vanderbilt was flooded with letters from them. His son's daily correspondence always contained similar communications. In the same way all our leading merchants, bankers, and rich men generally, are applied to constantly by these infamous beggars; and well-known divines, like Dr. Deems, the Rev. Morgan Dix, and others, are constantly plied with demands for charity from people whose only desire it is to live without working for it.

The professional writers of begging-letters are undoubtedly the most depraved, worthless and utterly shameful of the petty swindlers who prey upon the city. They are people whose education and natural gifts render it easy for them to earn honest livings.

Yet they pervert them to the vilest purposes. They are rank hypocrites, using the most revolting professions of piety to back their demands. The money they extract from the loose purses of foolish philanthropists invariably goes for purposes of debauchery.

As a local paper once said:

"They are the foulest and nastiest of all the foul and nasty birds which subsist, buzzard-like, on the offal of the town. Whining, despicable hounds, compared with whom a sneak thief is a gentleman." Yet these sanctimonious miscreants find dupes who possibly weep over the woes they offer as excuses for their appeals, and who certainly contribute constantly to their support.

As a class, the begging-letter writers live well. Some years ago, when the officials of St. John's Guild began to investigate the cases of distress in New York, they found many of these wretches inhabiting elegant apartments, enjoying the comforts and even the luxuries of life, purchased with money wasted on them by silly charity, while scores of the deserving poor were actually dying, like murrained sheep, for lack of sufficient food. The vigorous press denunciation that followed the exposure of the Guild dealt the vile business quite a blow; but it soon recovered itself, and is now, if anything, more flourishing than ever.

There is one family, consisting of a mother and three daughters, who occupy an up-town flat, dress in the newest fashion and are familiar to theatre and concert-goers, who have no other means of subsistence than that which they wheedle out of the world by begging letters.

Another swindler in the same line is a greasy old scoundrel who frequents a well known chop-house uptown, and can frequently be seen writing his letters there. But perhaps the rankest rascal of all is a fellow who affects the society of actors, and can be seen daily in Union Square, spending in groggeries there the charity his mendicant talent has procured for him.

BOGUS SMUGGLERS.

A familiar fraud on the New York public is that perpetrated by the bogus smugglers. This typical "beat" is in all cases a jovial personage in a blue flannel suit. His favorite hunting ground is in down town offices, where cunning clerks yearn for bargains. He blasts his binnacle, shivers his timbers and swears other strange sea oaths after the most approved style, chews tobacco like hay, walks with a rolling gait and is always redolent of rum. But somehow or other he never looks, to the initiated, like what schoolboys would call a "real sailor." He tells in a mysterious whisper of how he was steward or "bo'son" or some other rollicking functionary on a sea-going craft, and how, by virtue of his position, he enjoys enviable opportunities to introduce rare and valuable commodities into the country. These commodities he now has for sale at advantageously low prices, provided his patrons will not "split" on him. They usually consist of India shawls, bolts of the best English broadcloth, boxes of rare cigars, or bottles of bay rum, and command a ready sale. The shawls are the best Paisley, the cloth always turns out to be pure shoddy, the cigars clear cabbage, and the bay rum a bad mixture.

These worthies are in the market to-day, and thriving as of yore. One evening the writer came upon a party of them in a beer saloon on Third avenue, near Twenty-third street, which he learned is their favorite resort. He learned, furthermore, that they are a gregarious lot, working in pleasant amity, and meeting every night to discuss the swindles of the day. They were at latest accounts "working a lay" as they technically express it, in the sale of Havana cigarettes and foreign cordials, both of which have their origin in New York. Their business is a highly profitable one. The wares they retail cost next to nothing, and the prices they obtain for them, though they would be ridiculously low if the articles were genuine and imported, are still higher than the dupes would have to pay for excellent domestic ones purchased in a regular way. But they pay for the romance of buying illegal wares, and eventually discover that the whistle is a costly one.

A singularly ingenious crop of very small swindles has been developed by the recent hard times. There are men, for instance, who are in the habit of riding next to the Slawson box in a bobtail car, and accommodatingly putting the fares of other passengers in for them. There is not one of the bobtail lines which does not preserve at least thousands of bad nickels as souvenirs of this game. The Broadway stage lines encountered an equally novel swindle on their vehicles. They sold tickets, by the dollar's worth, at a discount of nearly fifty per cent. Men purchased packages at that rate, and took their places next the fare boxes in the stages. Whenever a passenger permitted it

they took his money and calmly pouched it, dropping one of their tickets into the box instead. One who was arrested acknowledged to a gain of from $1.50 to $4 a day by this means, "according to his luck," as he expressed it.

BUNDLE AND POCKET-BOOK GAMES.

The "bundle beat" is another character of city crime. His method of procedure is simplicity itself. He is always decently dressed, with the appearance of a light porter at a dry goods store, and travels with his arm full of bundles. His first business is to learn the *personale* of any quiet street where private dwellings of the middle class abound. Then he rings at a door and delivers one of the bundles, with the information that Mr. Blodger, who lives there, bought such and such articles, and as he was short of money desired them to be sent home and paid for there. If Mr. Blodger happens to be home and to be the physical equal of the "bundle beat," that person generally has a rough time of it. But if he is out, as the swindler usually makes sure he is, his wife or landlady accepts the trust unhesitatingly and pays the required sum, which is always kept small to allay suspicion. The bundle, of course, is worthless.

The pocket-book dropping games, and the various other confidence operations by which verdant visitors to the city are constantly gulled, have been too frequently described to call for dissection here. There is a shameful swindle by which poor men, alone, are the sufferers, which makes its appearance with great regularity. This is the registry office swindle.

The originator of this device was one Henry Acklin, an Englishman, who had graduated at petty swindling in the London police courts. His system was beautifully simple, and is that followed by his many imitators, who crop out from time to time, and pursue a prosperous career until some victim invokes the law for their suppression. The operator advertises in several of the leading daily journals the establishment of a registry office for procuring situations for clerks, bookkeepers, salesmen, porters, etc., and announces that he has positions ready for a number of each class. On applying to this philanthropist, the seeker after employment finds that a so-called registry fee of two dollars is demanded, and if he is green enough pays it, when his name is entered with much formality upon the books. It is hardly necessary to add that this is the end of it, so far as any situation is concerned. He is told to call again, and may keep on doing so for half a generation without getting any satisfaction—that is, if the office doesn't close before the next rent day comes around, which is likely to be the case.

SHAM INSPECTORS.

Not long ago the discovery was made that a man in Fulton street had for a long time been driving a thriving trade by the manufacture of bogus police, fire and other badges. Among his stock were found excellent counterfeits of the badges provided for Inspectors of Weights and Measures. Fraudulent officials of this class have long ranked among the petty swindlers of New York, assisted by these imita-

tions of the insignia worn by the duly authorized incumbents of the positions. In the course of his cruise in search of petty swindles the writer encountered a curious case in point.

It was a corner grocery in Essex street, into which the swindle seeker had stepped to lave his parched throat with a draught of the lager retailed in the back room. An individual in a dingy and baggy blue flannel suit, under whose lappel glittered a badge as big as a sauce-pan lid, occupied the front of the counter. An excited German stood behind it. He was in that state of frenzy that he might have been talking Zulu as well as any other known language. More by inference than anything else, the reporter gleaned the knowledge that the man with the badge was an inspector of weights and measures, and that the German was very angry with him indeed.

"I won't pay one cent," he vociferated; "I paid one of you chaps two dollars yesterday, I tell you."

"Then you was stuck," said the inspector, calmly picking a herring from a box and commenced to nibble it."

"I was stuck?"

"You was bilked, beat, fooled, you know."

"How is that?"

"Because that feller yesterday was a fraud."

"That is what they all say. He told me that the fellow before him was a fraud."

"Well, maybe he was."

"Then what one of you is not a fraud?"

"I ain't one. Can't you see that by my badge?"

The grocer clasped his hands and rolled his eyes

appealingly. "*Ach Gott!*" he growled. "They all have badges."

Some further parley followed, when the grocer handed the man with the badge a couple of half dollars and the latter retired with graceful haste. The host had hardly drawn the reporter's beer when another man with a badge, in company with a policeman, entered.

"I say," he asked, "wasn't there a feller here a minute ago who said he was an inspector?"

The grocer gasped an affirmative.

"Did you notice which way he went?"

"That way."

"Then we've got him, the blaggard!" exclaimed the policeman. "He'll stop at the next store, and I'll have him."

And he shot out, while his companion turned to the grocer and said, jauntily:

"Well, you might as well trot out them weights now."

"What!"

"Show up the weights. I want to inspect 'em, you know."

A gleam of lurid desperation flashed in the grocer's eye. "Oh! you vant to inspect 'em, do you?" he said hoarsely; "vell, begin right avay."

And he hurled a three-pound dish at the inspector's head. The latter dodged it, when a fusilade of small weights began to rattle among the soap and candle boxes behind him. When the writer left by the back door the grocer's ammunition was exhausted, the genuine inspector had fled, and a file of boys were

making short work of the watermelons in front of the door.

PROPERTY OF ORPHANS AND WIDOWS.

Advertisements will be met in which a widow or reduced lady, alone in the world, wishes to dispose of a piano, organ, jewelry, etc. "No agents or brokers need apply." Little fear of that. Agents and brokers smell the mice at the first line. The scheme is profitable, nevertheless. The woman is a smart actress. She has a smooth tale of distress, of reluctance to part with the watch her dear departed wore, the harmonium he played upon—the present given him by the Grand Duke *in transitu.* And when she sells the object, and sees you leave with the parcel, she will pull another from the back room into its place and send around to the newspaper office to "repeat" that "ad" with all that happy ease and knowledge of the value of time for want of seeing which man reproaches her sex! She has discovered, this meek creature in *crêpe*, that crocodile tears are very like pearls of price.

The piano will have a plate attached which never was legitimately affixed by its maker, the fur coat will thaw before winter and evaporate in moths, the gold watch made by Nodoham to order, "regardless," will turn out such as no Nodoham's journeyman should have turned out. You will be done brown.

BOGUS SUBSCRIPTIONS.

On the occasion of an unexampled calamity or rejoicing, for any sheep yields wool to the disreputable, beware of the self-instituted collector of subscrip-

tions. In a small way, he will take off his hat in a crowd and take it round, and render as little account of the harvest as possible. In a more elaborate style, he is furnished with a lot of subscriptions, and goes to the houses and stores which he and his fraternity have "spotted" as being bone (*bono*, good, "soft to work"). Yon educated and cunning man has prepared the scroll; you may easily be deceived but for this warning. Generals, ex-mayors, captains, reverends—the names look genuine; but in no case pay and sign then and there. Seize the paper, and announce your intention to accompany the collector to the house of the nearest neighbor inscribed. An honest man will gladly embrace the chance of having more for the fund by your natural remorse at having unjustly suspected. But have little fear of this; the man will take to his heels or vanish somehow under cover of a quite *malapropos* outburst of fury.

THE PALMER-OFF OF SHAM JEWELS.

Some time you will be strolling the streets (more often at dusk than in the day will this adventure happen), when a man will approach you or warily overtake you. Instead of trying to lure you by affected candor and bluntness, he will be thick-laid with mystery, glances askant, timorousness, and he attunes his voice to a hoarse whisper. He shows an object in his half-closed hand so that you only can see it, and that imperfectly. He says that he is a poor man, has had no work, no food, no home, but up to now has clung to this last memorial of his better days; the pawnbroker's certificate of his father's

watch, mother's brooch, golden-haired sister's locket —what you will, and you may have it at your own price. Send him about his business, if you have no time to prosecute him for swindling. The pawn card is either an obsolete one or a new one altered in amount or description of article, or even got up by arangement with the pawnbroker, who pretends to have lent the sum on the face.

When this cheat turns to another branch of this "lay," he offers trinkets, foreign coins, or any peculiar articles of which the value is not generally known or imaginable, being gilt for the occasion; he then speaks a smattering of a foreign tongue more or less suitable to the object in question; or he may pretend perfect ignorance of the value of the thing which he has found, and which "a gentleman like you" can take to a jeweler's in the morning and have it tested, which he cannot do.

"The same rogue will array himself as a seaman and, finding a loiterer, show French gloves, fans, silks, or any apparently fine and fancy goods, which he hints a mate of his on some long voyage steamer has smuggled. The articles will be found on proper inspection to be remnants, job lots, brushed up for this twilight sale.

With confederates, he "works the dropped pocket-book dodge," which is detailed under the head of "Confidence Men."

"Queer" pictures and dubious books.

Since the Comstock laws upon bad and detestable publications, they prowl about the saloons near thea-

tres, in concert halls by the bars, and at Sunday outdoor resorts men, commonly pimply-faced, shirt-collarless and tremulous, who either corner you and expose a more or less horrible photograph or picture without a word, or venture to offer a book with a suggestive title of double meaning. In most cases it is (so to say) to their credit (?) that they do not sell the book or print or even anything injurious to morality, though the victim believes, after paying a stiff price, that he has secured the forbidden fruit. With slight of hand he has been deceived at some stage of the transfer. Either the plates have been whipped invisibly out of the book in which they were apparently firmly secure, or quite another volume is pasted into a wrapper in its stead. Of course the deluder counts upon the double protection of his prey, neither wishing to reveal his gullibility nor his desire to possess an outlawed work.

MINOR FRAUDS.

False ticket sellers infest the wharves and railroad depots. They appeal to the desire of men a little short or too fond of money by offering them tickets to their would-be destination "on the cheap." They begin their proceedings by sidling up and studying the time-table alongside you and launching some entangling phrase. They prefer to get you to conclude the purchase of the ticket which a friend cannot use (wife ill, child to be buried, obliged to stay another week to collect some bills—these city men bl-t-d bad pay, ain't they now? etc.) in a neighboring saloon. If you do not drink freely, they will sell you the ticket

such as it is. However "straight" it may look on the face of it, its face is false as theirs, and you may even fall into trouble on the line for attempting a fraud on the company. Besides, in giving change, these pests are likely to substitute counterfeits for your greenbacks.

If you have made the acquaintance of an agreeable stranger, and in the cordial chat let out your notoriety in your parts for some game of skill, look out! before many minutes you too will meet, by hazard, a friend of your new friend, who will be bantered into matching you at your favorite sport. Your friend A. will whisper you that he is "puffing" the other fellow to get him "on," so you can beat him thoroughly. You will then go and play. You may be let win freely at the commencement; but, when you are hot at it, the bungling B. will gradually throw off his mask, and leave you, metaphorically, a "busted biler," while he walks off with A. and your stake.

NEW YORK HORSE SHARKS.

Napoleon Bonaparte Sinclair, a veteran stevedore, is a little old man and dresses like a farmer. If there is anything he particularly prides himself on it is his knowledge of live stock and his ability to "size up" a bit of horseflesh at sight. Recently Mr. Sinclair's interest in that sort of thing took him up to the American horse exchange at Fiftieth street to attend the cattle sale. While he was looking around a gentleman of pleasing manners got to chatting with him about stock. The gentleman said he was Mr.

Wheeler, and that he represented Mrs. Morgan, of West Sixty-fifth street. He said Mrs. Morgan was going to sail for Europe on Monday, and had a fine Jersey cow and calf which she was anxious to put out on some responsible farmer's place during her absence. Did Mr. Sinclair happen to know anyone who would take care of the cow and calf? Why, yes; Mr. Sinclair thought he could accommodate the lady on his own farm in Westchester county. That would just suit Mrs. Morgan, Mr. Wheeler said, and he seemed delighted at the idea. Would Mr. Sinclair step up to the stable and take a look at the cow and calf? Why, certainly; Mr. Sinclair would be glad to go. So he and Mr. Wheeler strolled up-town.

At the stable Mr. Sinclair saw the Jersey and her pretty little offspring, and promptly made arrangements to board them for the summer, Mr. Wheeler offering liberal terms. Mr. Sinclair was pleased with the cordial way Mr. Wheeler treated him. Just before he started to come away Mr. Wheeler showed him a fine sorrel mare in one stall of the stable, which he said Mrs. Morgan had advertised for sale.

"Pretty piece of horseflesh, eh?" said Mr. Wheeler, and then to the hostler: "John, bring her out and let the gentleman see how she moves. I know you're a judge of a good horse when you clap your eyes on one, Mr. Sinclair."

The veteran stevedore beamed all over at this flattering unction. He acknowledged that he did know a thing or two about horseflesh, and he examined the sorrel mare with the critical eye of a connoisseur. "A mighty tidy beast she is," he vouchsafed approvingly, "neat and trim as a clipper yacht."

At this point there was a caller in response to Mrs. Morgan's "ad." Mr. Wheeler excused himself from Mr. Sinclair for a moment and brought in the stranger, who examined the sorrel mare closely.

"I'll take her for $350," he said at length.

"All right," replied Mr. Wheeler, after debating the matter a few minutes. "What's the name, please?"

Mr. Sinclair doesn't remember what name the stranger gave, but Mr. Wheeler at once said: "Oh, that makes a difference. I can't sell the mare to you, sir."

"Why not?"

"Because you keep a livery stable. Mrs. Morgan particularly instructed me not to sell the mare, which had been her pet, to anyone who would not give the mare the best care and attention. Mrs. Morgan would not think of letting her old favorite go into a livery stable.

The stranger was greatly put out at this statement, and Mr. Wheeler was extremely sorry. Finally between them Mr. Sinclair's name was suggested, and it was proposed that Mr. Wheeler let the stevedore have the mare for $300, and then the livery man could buy her back for $350. That just tickled old Mr. Sinclair so that he could hardly stand still. But he did, and shrewdly dissimulated a reluctance to go into the deal. Finally he was persuaded, however, and at once drew a check for $300 to Mr. Wheeler. It was understood by the stranger that Mr. Sinclair would turn over the sorrel mare when the livery man called on him the following morning with a $350

check, the mare meanwhile remaining in Mrs. Morgan's stable. "But if that liveryman thinks he is going to get the mare he will find that he is mightily mistaken when he calls," said Mr. Sinclair, with a chuckle, "I'm just going to keep her myself. She is a beauty, and I got her at a slick bargain."

Later in the evening some friend of the veteran stevedore gave him a pointer. "Do you know this fellow Wheeler?" asked the friend. "No." "Then you're 'done' for $300 as sure as you're a day old."

The old "horse-trader fake" was explained to Mr. Sinclair, and he rushed around to his bank to stop payment on the $300 check. He arrived a few minutes too late. When he visited Wheeler the latter pretended not to know him, and by a dozen witnesses proved that he had been out of town all day. The beautiful mare was also missing. The "sucker" was finally persuaded to take a hundred and fifty dollars and try to forget the transaction. The New York horse sharks do a rushing business.

CHAPTER XXXIV.

THE CRIMINAL CLASS.

STATISTICS OF THE PIRATE ELEMENT OF THE METROPOLIS—PROFESSIONAL THIEVES AND THEIR METHODS OF MAKING A TURN—THE BANK BURGLAR—THIEVES AND THEIR RELATIONS TO THE MODERN VIDOCQ'S—NIGHT HACKMEN WHO ROB THEIR FARES—REFORMATION OUT OF THE QUESTION—IN A DEN OF THIEVES.

WERE a poll of New York taken it is highly probable that ten thousand members of the criminal class would be found. It would be a difficult matter to catalogue the different degrees and operatives successfully. Only one man has been bold enough to attempt such a task. He is Inspector Byrnes and his extensive acquaintance enabled him to write a book which has proved the terror of all evil doers, so faithful is it in every detail from picture to wood painting. Thieves, burglars, river and sneak thieves, pickpockets and "fences"—receivers of stolen property, comprise a majority of the class. The remainder are swindlers, blackmailers and lottery men. Robbery is the principal form of crime, no matter its degree and whatever the outcome or the method employed the original incentive was robbery. Recently ex-Police Superintendent Walling, thus described the thieves of this city:

"New York thieves are of two sorts—those who steal only when they are tempted by want, or when an unusual opportunity for thieving is thrown in their way, and those who make a regular business of stealing. A professional thief ranks among his fellows according to his ability. Many professional thieves are burglars. They drink to excess, and commit so many blunders that they are easily detected by the police. They gamble a great deal. When successful they quarrel over their booty, and often betray each other. A smart thief seldom drinks, and never allows himself to get under the influence of liquor. He takes care to keep himself in the best physical trim; and is always ready for a long run when pursued, or a desperate struggle when cornered. He must always have his wits about him. A thief of this class makes a successful bank robber, forger or confidence swindler. Professional thieves seldom have any home. Many of them find temporary shelter in a dull season in houses of ill-repute. They associate with, and are often married to, disreputable women, many of whom are also thieves. The smartest thieves do not have homes, for the reason that they dare not remain long in one place for fear of arrest. During the summer, New York thieves are to be found at all the watering places and seaside resorts. Later in the season they attend the country fairs and agricultural shows, and come back to the city at the beginning of the winter. They are fond of political meetings in Jersey City and other places near New York, but do not appear at such meetings in this city. They are classed as burglars, bank sneaks, damper sneaks,

safe-blowers, safe-bursters, sneak thieves, confidence men and pickpockets. A burglar seldom attempts the part of a sneak thief, and a pickpocket will seldom undertake a burglary.

HOW THEY OPERATE.

The burglar is the recognized high man of the criminal class, and boasts that he differs from a mere thief owing to his possession of brains to plan and nerve to execute. The biggest game to a burglar is a bank. When a burglar concludes to "crack" a bank he usually calls a safe burster or blower to his assistance. He may in order to get acquainted with the bank open a small account with it and thus carefully observe its interior arrangement. He obtains a room in the building if possible, and with his confederate cuts through the floor or wall, as the case may be. Once within the bank, the safe blower goes to work. He drills holes around the lock of the safe, charges them with gunpowder, wraps the safe in a blanket to deaden the noise of the explosion and the rest is easy. When a safe is not blown up it is broken by the burster. He drills holes in the door around the lock, inserts minature jack screws and bursts the lock in a few minutes. The bank sneak watches his chance at the counter to snatch bonds or currency. If he secures the former he usually obtains a reward for them with no questions asked.

The sneak thieves are the lowest of the professional thieves. They confine their operations to dwellings and stores in the main.

The most impudent of the sneak thieves, whose

line is to steal clothes from passages in dwellings, hotels, and business places, do not fear to follow into a house any resident who has admitted himself with a latchkey. In many cases, as they conjecture, this is a boarder or lodger, who, naturally conceiving that the man has some call there, goes on his way up-stairs or into a room, leaving the other to summon the servant. Instead of that, the sneak dons an overcoat, seizes an umbrella or cane, exchanges his hat for a better one, and departs. Again, to have a moment at the clothes-rack alone, he will boldly ring or knock, send the servant to her master or mistress with a plausible message or to ask after an imaginary person whom he assures her lived there formerly. He has been known to change his hat or coat for one on the pegs, and await the girl's return, trusting to keep her in talk while he makes off without her perceiving the substitution.

The lower grade of pickpockets run risks by attempting to rob those who perhaps have no great amount of money on their person. The tip-toppers study their game closer and at length. They follow a likely "soft thing" to a bank, see what he receives and where he puts it, and dog him about for hours till the favorable moment comes. They will extract the contents of a stolen pocketbook and replace the book, if needed to prevent suspicion arising whilst they leave the place. There is no better way to baffle them than to divide money into several pockets, to button up when going through a crowd, and have a loop in your watch-pocket, through which the watch will not pass, though the chain moves freely. One

should not let two or three women, under pretence to have a treat, surround and hustle him on coming out of the club, a ball or a theater. They are not amorous, they are not smitten; they are pickpockets, and one will lose by their familiarities. The vagrant who started up like magic to hold the door open for one's descent or entrance, to offer to carry a carpet-bag, to sell matches—he often uses his offer of services merely to get near you and steal a locket, under cover of one ragged arm, or a newspaper, or whatever else he may affect to sell.

The river thieves operate in gangs of three or four. With boats they row about the wharves and shipping, stealing what they may. Three river pirates will go through a vessel in a jiffy. If detected, they try to escape by pleading a mistake. If their plea is not accepted, then desperate resistance to capture is made. The "fence" is the man who purchases the property stolen by thieves. He is always on the alert, and is seldom caught making a bargain with a stranger. A fence usually conducts a second-hand store or a pawnshop.

THIEVES AND POLICE.

Nothing better illustrates the relationship between criminals and the police than the curious features of police work. Whether there are not any such detectives as Vidocq is a question, but there is no question that the conditions under which our Vidocqs work are wholly different from the conditions that gave the great Frenchman a chance to display his ability. No longer is it the case that the head of a detective

force upon being confronted with a mysterious crime picks out a man in his command and says: "Robinson, here is a penknife and a pair of rubbers left by a mysterious murderer; take them and track him down." That was the old way (it still is in the country), and a man had to be a Vidocq to do the work. Persons nowadays who think the romantic detective work of fiction and the stage are like the work of to-day marvel greatly when they see a stupid-looking, coarse, clumsy fellow, such as some New York detectives are, and say to themselves: "Is it possible that such a man can play as many parts as a great actor and possesses a mind both broad and subtle, capable of Vidocq's work?" Nonsense! No. It is only once in a while that such a genius is needed, and then if he is not at hand we get along without him and add another crime to the list of mysteries, a la Burdell, a la Nathan, a la Ross, and a la Stewart's body.

The basis of detective work now is the acquaintance of detectives with criminals. Every such fine-tooth combing as this one just finished enlarges that acquaintance and makes it deeper. It's frightfully dull and prosaic, but it's found to be practical and reasonably efficient. For instance, we have a large force here in town, under Inspector Byrnes and Superintendent Murray. There are about fifty full-fledged detective sergeants who are paid and rank as police sergeants, and there are about one hundred detectives who rank as patrolmen. The latter are keenly ambitious to become sergeants; the sergeants are equally ambitious not to be reduced to their

former rank as patrolmen. There you have the motive of the corps. Each one has his work cut out for him and he makes himself proficient in that during dull times. For instance, such conversations as these occur between Inspector Byrnes and his men: "Mr. Ryan, is Jack Sheppard still living in Harlem and does he hang out in McMann's gin mill, and is that woman still with him?"

"I don't think there's been any change, sir," is the reply.

"Well, run up to Harlem and find out all about him and what he is up to. Mr. Doyle, skip over to Fort Hamilton and look after your parties, Blueskin, Red Leary, Guy Fawkes and the Kid. And you, Schmidt, knock around among the anarchists. We don't know what they are doing or are going to do. Find out all about 'em."

A prodigious amount of knowledge is gained and kept up in this way. Give each man several subjects, as each one has, and the result is that there is not a professional in town who cannot be located in an hour if he is in town or tracked if out of town. This knowledge embraces a close acquaintance with the habits of the crooks, their mistresses, friends, the liquor stores and gambling hells they frequent, the fences where they borrow when hard up, and the lines of work on which they operate as well as the gangs they operate with. It is said that our city detectives know all this absolutely. But the Weeks case went beyond all this. When they ceased their blind and general work and settled upon Greenwell of the lodging-house gang as the man they said that they

knew from the first that the crime was not the work of good men. Professional criminals are always spoken of respectfully by the police as good men. The truth probably is that they felt pretty certain it was not the work of a professional because it did not tally with professional methods.

"Good men," said Superintendent Murray, the ablest policeman we have to-day, though too modest to prevent others taking credit for his work, "good men will do anything rather than shoot when they are cracking a place. They will give up the job, run away, or even take a beating before they will pull a trigger. It is only when they are cornered and see a long sentence staring them in the face that they will commit an assault, and then they prefer not to kill."

But whatever the police knew, they despised no efforts, however contrary to reason, that might lead to the capture of Week's slayer. With very few exceptions, every captain, ward fly-cop, sergeant, and roundsman in New York, and very many patrolmen besides, interested themselves in this case, and as each one knew some criminals, criminals' friends, haunt, or women, the cinder-heap got a good sifting. And thus we come to the curious relationship existing between these forces, naturally so hostile. The police made the crooks help them. They almost always do. Seymour, the detective, hunted up Redney, the bunko man. "Redney," said the detective, "I want to get onto this Weeks job." "Couse yer do," said Redney; "but I dunno narthin' about it. I ain't givin' yer no larry now. I ain't heard narthin' only what I make gal read ter me every mornin'."

"I know that, Redney," says the man of the law; "but if you get a tip let's have it, old man; what d'ye say? Will yer?" Redney says he will, and so does every crook the detective has such a conversation with, which is about every one he meets. While this was going on other distinguished crooks were being tapped on the shoulder and bidden to "be at the central office to-morrow. The super wants to see you"; or, "the inspector wants you." They came in every instance, knowing that they must. They were politely questioned. It was interesting; it always is interesting to see how differently different ones behaved.

Some burglars and sneaks and forgers consider it a great honor to be in demand in this way. It flatters their vanity to be called on and to find themselves in an easy chat with authority clothed in blue and starred with gold. They become as loquacious as women. Others are sullen and defiant. They want nothing to do with authority. They consider themselves abused. These last are in the minority, however, and it has been found that both sorts will tell the truth if it will help them or if they are not interested in the case. A scrutiny of all the fences and pawnbrokers ends the sifting. There were many burglaries in Brooklyn of the same sort as the Weeks case; where did the stuff go? None was found, but if any had been who brought it? A fence had better not lie and be caught at it. A pawnbroker has no need to do so. In the Weeks case the general spading over of the crooks did not turn over the murderer. Three lodging-house rounders or loafers

were caught in a New Jersey burglary, and two of them united in declaring that the third was guilty of the Weeks murder. So what hard work failed at chance brought about. But the sifting process is a good one. The police learn more each time it is done. They turn up new criminals and get new knowledge concerning old ones. They thus study their prey as a good hunter or fisherman does. This plan more than takes the place of the apocryphal genius of the one Vidocq of a century.

"There is absolutely no such a thing as honor among thieves," said Superintendent Murray; "that is the veriest humbug. We find that under many combinations of circumstances they can be got to betray one another. We work upon the knowledge of their baseness and seldom are disappointed. If a crook can save himself by peaching on his pals, or if he fears a comrade may be about to betray him, or if it will be of service to him to expose others he will always do it. One other great source of weakness among criminals comes of their relations with women. Some of the loot they get is pretty certain to be given to a woman, and with her it remains, and we find it and turn it to evidence against the man. This is particularly the case with young criminals."

THIEVING NIGHT CABMEN.

Some of the most audacious night thieves of New York are cabmen. They are called buckers. A few own their own rigs, but most of them hire from small stables at about $3.50 a night. The bucker usually counts upon getting the price of the rig out of the

first passenger, and all he gets after that is a profit. So a man wants to look out and not be the first fare in a night cab.

"Some buckers have a pal who pretends to be a passenger," said a cabman, "and gets in with a real passenger that's pretty full. If the passenger loses anything on the trip of course it was the stranger that went through him, and he's got out and skipped. The cabman is sorry and wishes he knew the other chap, but he s'posed he was the passenger's friend. They can't play that on the New Yorkers much, though. It's countrymen and fellers from Hoboken that gets into them snaps. The New Yorker who's been round don't hire buckers very often, but when he does he makes a bargain at the start and looks at the number.

"Just to show you how it works. The other night one of the fellers was standing around the corner when three men came along, and two of them put the other in a cab and told Johnny to drive him to a house up town. Then they lit out. Johnny looked inside and saw the gentleman was full as a goat, and that his watch was gone and the broken chain hanging out of his pocket. Says Johnny to himself, says he, 'If I take this stiff home and he gets on that he's been robbed he'll lay it to me and I'll do time sure. So he ups and calls a copper and says he won't have nothing to do with the job. The copper goes through the drunk gentleman and finds he's broke, and then he yanks him out of the cab and takes him into some place, and says to Johnny, says he, 'you're honest, young feller.' That's the way Johnny tells it, and he

oughter know, hadn't he? Course he had. Johnny wouldn't collar the boodle himself and then call a copper and give him a fill about the two fellers as skipped. See?

"There's a chap on the other corner who could tell a queer story if he wanted to, but it's no use for any stranger to ask him. He got a call one night and went up to a fine house on Murray Hill. A tall man, with grayish hair and mustache, came out and asked him how much he would take to hold his tongue. He was pretty fly, and said he thought $25 would about keep him quiet on a racket. The tall man put up the sugar without a kick, and told him to wait and give a whistle when nobody was in sight. He saw a light upstairs, and when the door was opened for a minute he heard a woman crying and somebody telling her to keep quiet. When he whistled, the door opened quickly and the tall man and another man, who seemed excited and nervous, came out, carrying a third man wrapped up in a blanket. They put the third man in the cab, and the tall man got in with him. The other man, who seemed to live in the house, whispered a moment with the tall chap, who spoke sharp and decided, and then hurried back into the house. The cabman drove to a certain hotel, where he helped carry the chap, who seemed sick or drunk, up to a small room, and then went away. Perhaps you remember the case of a man who was found in a room at a hotel with a bullet in his back and a pistol in his hand, and nobody could get a word out of him except a tall detective, who said he'd been hired to take care of him. Well, it isn't a cabman's

business to give anything away, and I ain't saying a word, am I?

"A man I used to drive with had a worse job than that one night. He got a call from a messenger to go to the house where a handsome actress lived, and when he got there her brother and somebody else brought out a gentleman they said wasn't feeling very well and put into a cab. My chum thought it was a case of drunk and said nothing, but drove to the house where he was told to leave the gentleman. When he and his partner got there and tried to wake the party up, they found he was dead, and you bet he was scared. They just took him out and laid him in the vestibule, and you bet they didn't ring no bell. They just got away as fast as the old plug would carry 'em. The next day the papers told how Mr. Raymond, the editor of the New York *Times*, died of heart disease at his own door, and was found there in the morning. The actress in whose company he expired is now living, and well known.

IN A DEN OF THIEVES.

Some of the New York fences are saloon keepers. They as a rule do a thriving business, for they not only purchase the plunder of their customers, but receive much of the money expended for "swag" back again over the bar for drinks. Some four years ago I passed a couple of hours in one of these resorts. It was a rainy night and I had attended the theatre with a prominent criminal lawyer.

"If you have an hour to spare, said my friend, as we stood in the lobby, come with me and aid me in

looking for a client, but don't ask any question or be astonished at anything you see."

I accompanied the attorney in his search for a client. We looked for him in a gin mill in a Houston street basement, where a gentleman with a chandelier pin in his immaculate shirt front, and a bullet-hole in his cheek, handled the decanters as if they were Indian clubs. We didn't find him, but a young woman in black velvet, who was getting drunk on gin all by herself called the counsellor by name and invited us to wait and have a drink with her.

"Bring the lush into the back room, Mike," she commanded; "and take it out of this."

And she produced a dainty little watch, gay with jewels, from her pocket, where she had been carrying it among a lot of small change.

Mike took it in the matter-of-fact way of a man to whom such transactions were no novelty, asking, as he sized it up:

"Is that all you caught to-day, Jess?"

"Every devilish grain."

"It stands good for a tenner."

"It stands good for a twenty."

"Why don't you call it a hundred?"

"Because I know I won't get it. Twenty's the scratch."

"I'll make it fifteen."

"Will you throw the cigars in?"

"I don't mind."

Upon this basis the bargain was concluded and we pre-empted a table in the back room, where a door with heavy bolts and chains gave entrance on a yard,

and there were curious instruments of steel which glittered bluely in the gaslight on the wall.

"Times are infernally quiet now," our hostess remarked as we glanced around the room.

"Why so?"

"All the tools are in."

We made no more inquiries, but through every variation of the evening the blue glitter of the tools upon the wall persisted in flashing, till it was almost impossible to resist the fascination of grabbing an armfull and going off to open a bank or crack some brown-stone front with a fat plate chest, and a jewel case in the perfumed boudoir where a pretty woman buried her face in a silken pillow and the low light gloated upon a bewildering beauty to whose pleasant dreams no consciousness of rude eyes brought embarrassment.

But we did resist it, and devoted ourselves to Jess, the cigars and the drink, which was good. It was gin, which she called "white velvet," and poured down in the intervals between puffs as if she liked it. "I always drink it when I am on a racket," she explained; "but I never get on a racket except when business is dull, and when I'm hard up beer ain't good enough for me."

We did not long remain the only tenants of the back room. People began to drift in, singly and in couples. Young fellows, well-dressed and prosperous looking, with keen eyes and slender hands, and jaunty young women, radiating fashion and perfume every time they moved or raised a glass. They eyed us suspiciously, but our legal friend was on the best of

terms with all of them, and his endorsement passed for good. The salutation was invariably:

"Hello, Jess! Who's in a hole now?"

"Nobody."

"What's the counsellor doing here, then?"

"On a racket."

"Then let's have a booze."

From time to time a new comer would tumble a handful of money—often mixed with trinkets, from watches down to finger-rings, and purses more or less filled—on a table. Other pockets would be emptied in the same way, and the common heap then divided up among the members of that special party. These parties consist of from two to six. They were always of an even number, and half were always women. When Sketchley, a young friend we had picked up as we were coming down town, asked Jess what they were doing, she smiled and said:

"Why, divvying the boodle, of course. Do they look as if they were playing the fiddle?"

Sketchley was horrified, and whispered to the counsellor:

"Why, I believe they are pickpockets!"

"I shouldn't wonder," was the cool reply.

At the next table they stripped some pocketbooks and added a couple of watches, a bracelet and one diamond ear-ring to the stock. There was blood on the hook of the ear-ring.

"Where's the other?" asked some one.

"In her ear. It's a wonder I got this one. I never saw such tough flesh."

"There's a fiver out of this pile against me," said a

pretty girl, who might have passed for a Sunday school teacher.

"What for?"

"I staked a poor tramp with a black eye her man had given her and two kids near starved."

"Oh, well! We'll let it go with the pile. Now, Mike, what's this worth?"

Mike surveyed the trinkets with a practical eye. There was a few minutes' haggling, and then he paid for them from a roll as big as a baby's head which he carried in his hip pocket, as if to tempt the professional instincts of his customers. Everything was quiet, business-like and regular, from the sorting of the plunder to the receiver removing his purchases and the thieves dividing the bank notes. Only when it had concluded did the relaxation begin. It was pretty well under way when the outer door slammed violently. In a minute more a white-faced girl, with eyes red from weeping and her dress disordered and mud-be-smeared, was in the room.

"Why, Carrie! What's up?"

"Jim 's pinched!"

"Where?"

"He was working the lobby of the Fifth Avenue, and——"

"Now, then, don't be a fool! She's only fainted."

And Jess, who seemed to have become suddenly sober, knelt beside the fallen figure. The other women have willing hands. The men looked on and smoked and talked.

"It ain't much loss. He's a regular gilly, anyhow."

"Carrie's better off without him."

"She always does get stuck after some stiff like that."

"Now, then, dear, do you feel better? Take a sup of this."

In ten minutes more Carrie was propped up in an arm-chair drowning her grief in brandy, while Jess had resumed her interrupted drunk.

Another arrival! or, rather, three—black faces, which were hailed with a shout:

"A concert! Come in, boys, and get to work!"

In a minute more the centre of the room was cleared. The leader of the negroes, a stalwart, rather good-looking fellow, sat on the edge of the table and began to time his banjo.

"Do your best now, Weston. Here's the counsellor and some friends of his. Is there any of that ticker left, Mike?"

"It's good for a round yet, Jess."

"Start it then and give the colored delegation a wash."

Weston formed the orchestra and sang the solo of songs whose chorus his two companions raised. Before long all the room was swelling it. These social sharks, hot with the triumph of the day's forage, swollen with their spoil, chanted sentimental choruses and listened to a ruffianly negro with a voice like a bell sing songs which you hear in the moral concert hall. The liquor disappeared in deep drams. A man came in with Mike and leaned against the door-post. A sharp-eyed, powerful man, with a certain alert look about his whole figure.

He watched the scene with his hands in his pock-

ets and a quiet face, nodding to one or two people in the crowd."

"We're having a heap of fun here to-night," he said.

"I told you he wasn't here," said Mike, irrelevantly.

"And now I know it. But if you want to see him to-morrow drop in at the Tombs. Good night."

"Who the blazes is Smith after now," demanded Jess, who was one of the few the stranger had saluted.

"Big George. It's a stabbing match."

"I told him that knife of his would get him in trouble yet."

Two o'clock was striking, and Weston was singing "Home, Sweet Home," in whose chorus the women were joining with tearful eyes and the men with husky voices. His hat on the table beside him was half full of money. A man with a slouched hat pulled deep over his eyes and his overcoat dripping, came in.

"Did you see Smith, George?" asked Jess, whom the newcomer treated to a hearty hug.

"No. Why?"

"He wants you."

"What for?"

Jess gave the air a stab with her forefinger.

"The devil! I didn't think that fool would croak. He's been here, you say?"

"Yes."

"Then I'd better stay, for he won't come back. Weston, give us the 'Sweet By-and-By.'"

The hand which had cut the thread of a fellow creature's life tossed a half dollar into the hat. In

a moment more the voice of the murderer was chanting the famous hymn, whose refrain from the throats of the lawless creatures made the tools on the walls jingle. Jess, who was quite maudlin now, was sobbing with her head in the gin drippings on the table.

Mike said good night at the door. "Look in on us again, gentlemen; we'll try to make things pleasant for you." Smith must have made another call before he went home, for next day Big George was committed to the Tombs to await trial for murder.

HARD WORK TO REFORM.

It is a difficult matter for an ex-convict to reform and become a respectable member of society. Where many attempt to do so only a few succeed. During the month of April of the present year (1887), John Ryan, an ex-convict from New York, was arrested at Louisville, Ky., as a suspected felon. In his possession was found a burglar's kit. When arraigned before the magistrate Ryan said:

"No man who has once been convicted, as I have been, can reform, unless under unusual circumstances. Though I am a fine mechanic, in whatever city I turn to I am hounded down, and either arrested or driven away. I must live somewhere, but it is hard to do so and be honest, although I have tried ever so hard."

This statement of Ryan's set the writer to wondering if the case had been truly presented. With this object in view a visit was paid to room 65, in the Bible House, where he found Mr. W. M. F. Round, the corresponding secretary of the Prison Associa-

tion of New York, an organization that for forty years has disbursed much charity and goods, but no money, to the released prisoners from the penitentiaries, the Island, Kings County Jail and others, Sing Sing excepted.

"Is it hard for an ex-convict to reform?" said Mr. Round, "It is very hard, and few succeed. Their own depraved natures are responsible for half the failure, of course, but the fact that they have been in prison, I had almost said in every instance, makes it impossible for them to get work where it is known. People simply won't believe their protestations that they are trying to reform. "Then that is not the worst feature. They may leave their old haunts completely, but they find wherever they go that the police have their pictures in Byrnes' book or in the Rogue's Gallery; they are recognized, policemen tap their shoulders and they are told that another town will be more healthy for them ; or some low-lived fellows who know their stories levy blackmail on them.

"See here." He turned to a case. "Here in the files are hundreds of letters which ex-convicts have sent me, and at my home are many more. They all tell such stories.

"To be sure, about nine-tenths of those we help, as it turns out, had no idea of reforming or failed to make a sustained effort; but of the other tenth I can give instances by the hundred. It is not infrequent to find men coming out of prison with first rate intentions of turning to an honest life. As we watch them we see a depression come upon their moral system, and we soon can tell that they are being hounded.

It is, of course, necessary that he shall be known to the police, who have to keep an eye on him, but occasionally zeal outbalances discretion. One poor fellow tried his hand at several things after he came out of jail, but his story was found out and he had to leave his jobs. Finally he took a tray of goods and started out just before Christmas to peddle in the streets. He was a well known crook, and as he was peddling on Fourteenth street the policeman on the beat recognized him and said:—'I know you, and I won't have you on the street a minute.' It was about the last thing he could do.

"Then there are the 'snide' detectives, who levy blackmail and hound a man to death. We have just about stopped that now. A young man, entirely respectable, son of a physician, was given five years in the penitentiary for a violent assault. It was his first offence and almost his first drinking bout. His family had disinherited him. They cast him off, not because he had committed the assault, but because he had paid for it in prison like a man. When he came out we got him a position in a stable—it was all he could do. He did first rate. After awhile he began to get blue, and finally he said to me, 'It's no use; I can't live on what I am getting, and I'll have to give it up.' He was getting $7 a week. After reluctance he told me that a young fellow, a detective he had known, met him one day and said, 'Bob, does your employer know where you've been? He replied, 'No; if he did he would discharge me.' 'Well, I am hard up,' said the friend, 'and every Saturday night I am going to ask you to lend me $3. I'll be stand-

ing just around the corner after you are paid off.' So he kept bleeding him $3 or $5 every week. We made him refund and learned that he had some time since been dismissed from the detective agency.

"We have stopped a great deal of blackmail. Ex-convicts who would reform, change their names and get out of town rarely escape it then. I always advise a man not to do that, but to stick to his old home and his old name (often forgotten by the time he is released) and live down his story where he made it. It is easier to do it there than elsewhere, but it takes courage and nerve anyway—a great deal of it.

"One fellow has made his reform a telling one in an unusual way. He is one of the most notorious crooks in the country. Inspector Byrnes has his picture in his book. The Inspector said to me a few days ago: There's a man of whom I have heard nothing since 1879, but I expect he will turn up at his old tricks in some part of the country every day." I happened to know that he would not; that his reform was sincere, and that he had taken a life vow in the Francis canorder of monks. He is safe there. "Byrnes' book is a most excellent one, with exceptionally good portraits and invaluable in proper hands. It ought to be restricted to the ownership of police authorities, bankers, jewelers, hotels and the like, who are in imminent danger of being victimized daily; but in the possession of others it will take the life out of poor fellows who would reform."

"It is not so difficult," said acting Secretary Kimball, of the association, for a man who is a mechanic

to get work as for a clerk or bookkeeper, and if the latter will do manual labor he can generally get a place. Two or three ex-burglars are now doing first-rate work in machine shops in this city. We have nothing to do with labor unions; they hinder us. Many a man has come to us from a job we found for him and told us that he had got to leave it because he was not a union man. 'Why don't you join the union?' was asked him. He said he could not, because of his history. So the man that reforms has only the non-union shops open to him. Here's a letter we have just received from a well-known crook now in this city, who for a month has been doing his best to get on his feet as an honest man with an honest job."

"It is a mighty struggle, pulling through the breakers, and I am being tested in a most thorough manner. God help me and grant that the end of this will prove that I can be as strong in the right as I have been in the wrong."

If a man wanted to reform he would not travel about the country with a 'kit' of burglars' tools in his possession," said Inspector Byrnes, when asked about John Ryan's complaint of being hounded by detectives. "The fellow is a confirmed rogue, and while he was in this city he made no attempt to mend his ways. I see he is now endeavoring to hoodwink the Louisville (Ky.) authorities and wriggle out of a bad scrape. He is a glib tongued fellow and may evade punishment for carrying burglars' tools. Professional thieves, in my opinion, deserve watching, and no attention should be paid to stories told by rogues."

"Inspector, are thieves after coming out of prison hounded by detectives?"

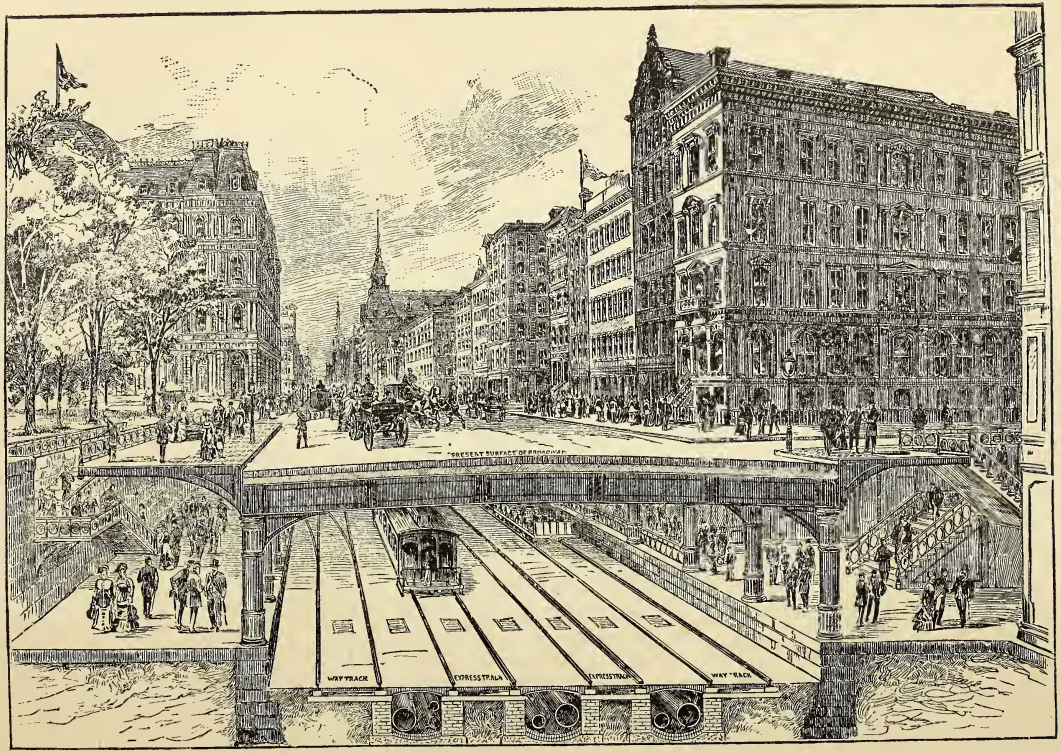
"No, they are not. When a noted criminal comes out of prison, however, he is secretly watched to see what connections he will make. If he wants to reform he can do so, but they never do. It is quite natural to suppose that the first thing a man will do after leaving prison, would be to abandon his former haunts and everything in connection with it. It is a singular fact that if he proposed to reform he should leave the city fully equipped for his old trade. Few genuine cases of reformation among criminals have come to my notice. But there are instances where men have shown a disposition to reform, and finding them sincere we have erased their names from the books, removed their photographs from the gallery, found them work and otherwise assisted them along."

CHAPTER XXXV.

BOODLE ALDERMEN.

THE DISGRACEFUL SALE OF BROADWAY TO A STREET CAR CORPORATION BY THE CITY COUNCIL — A PART OF THE BRIBE-TAKERS IN THE PENITENTIARY AND THE REMAINDER IN CANADA—WAITE'S CASE.

NO offence ever committed in this city of New York or, indeed, in any other city of the world, has been characterized by so many extraordinary circumstances, as the sale of the franchise to lay rails and run cars on Broadway. When the barefacedness of the gift of vast value is considered, the number of criminals engaged in it, and the fact that it was not a confederation of safe-robbers, coiners, or common forgers that was engaged in its consummation, but on the contrary nearly every member of the Common Council of the greatest city in the new world were united in this "deal" to make it the monumental "steal" of this or any other age, the thoughtful mind is lost in astonishment that natural scoundrels should be "selected" to fill public offices where great trust is expected and integrity demanded. As if to redeem human nature, amid the faithless, two honorable exceptions were found. Hugh J. Grant and Alderman O'Connor, kept their hands unsullied, and resisted all the blandishments of their fellow aldermen and the seductive arguments of piles of thousand dollar bills.



The Projected Arcade Railway under Broadway.

And wherever the story of this saturnalia of bribery and official corruption is told, the names of these two faithful "Abdiel's" should figure in the narration.

The trial of Alderman Henry W. Jaehne for accepting a personal bribe of some $20,000 to vote to Jake Sharp and others the privilege of laying rails in Broadway from the Battery to Union Square, although Mayor Grace had, in a veto message, acquainted the Board of Aldermen with the fact that responsible parties had offered the city a bonus of $1,000,000 for that privilege, opened the ball. Jaehne was the first of the accused brought to justice. The trial occupied the greater part of the week, ending May 16, 1886. The presiding judge, Barrett, pressed forward the trial with all possible speed, consistent with giving the prisoner every opportunity to cross-examine witnesses and make exceptions. There were many dramatic situations evolved in the course of the trial, particularly during the examination of Jaehne as a witness in his own defense. He was defended by an array of brilliant counsel, among them Roger A. Prior and John Graham—the latter unquestionably one of the first criminal lawyers in the city—but the direct testimony of Inspector Byrnes and his two detectives was so strongly backed and fortified by the ingeniously dovetailed circumstantial evidence that all the sophistry and eloquence of his counsel failed to convince a jury of more than usual respectability and intelligence that the accused alderman was not guilty of the crime laid to his charge. After the evidence was all in, and the harangues of the lawyers for the prosecution and the defence had been all

listened to, Judge Barrett, with an earnestness and impressiveness demanded by the gravity of the occasion, proceeded to charge the jury. After summarizing the evidence as to the Mayor's vetoes, the injunction overriding them, the Lyddy $12,500 payment, and the meetings of the Board of Aldermen on August 29 and 30, his Honor said: "It is for you to say if this is not circumstantial evidence of the guilt of the defendant when added to the confession, or only an evidence of his zeal for the public good and a desire to do his duty promptly. You are the judges of the facts, and must decide where the facts point. That is the case, and on that case you are to say whether you believe the defendant guilty or innocent." At ten minutes to one o'clock on Sunday morning the jury came into court with a verdict of guilty. A few days afterwards Jaehne was sentenced to Sing Sing for a term of years.

FLIGHT OF THE BRIBE TAKERS.

The sentence of Jaehne was a veritable bomb-shell in the camp of the boodlers. They realized that there was something of the nature of justice still in existence on Manhattan Island. A dozen of the ex-aldermen who, during their official terms had flirted with Sharp and Richmond until they received from $12,000 to $20,000 each, became alarmed. To add to their discomfiture all were indicted, and one of their number, Ex-Alderman Waite, turned State's evidence. As fast as a man would be arrested he would give bonds for his appearance when his case was called, and then seek hospitable Canada or

Europe. Those who were unable to give bonds were thrown into jail, and from time to time their cases came to trial. Two were sent to Sing Sing to keep Jaehne company, and the remaining cases are still on. When the city gets through with its dishonest boodlers, it hopes to be able to punish the men who corrupted them. The cases will not be concluded for some months to come.

One of the saddest features of the investigation was the case of informer Waite, as revealed stage by stage. Three years ago Waite was one of the most popular men in New York. He had for years been in the hotel business. The Brevoort House made him a fortune and a large and influential circle of acquaintance. In what may justly be termed an evil hour he entered politics. He was elected alderman. His successful debut seemed to change the entire tenor of his life. He plunged into dissipation and neglected business for profligate pleasure. He became the constant associate of disreputable wire pullers and ward workers, and fell into the clutches of noted blackmailers of the feminine gender. If he ever sought to break the meshes of the net which surrounded him his effort was so weak and secret that it never became known. His descent was terrific. He took to the stock market hoping to recoup his well nigh exhausted fortune. Every purchase, every venture in Wall street, was the same old story. Fate seemed against Waite. His creditors from banker to butcher were clamoring, and he was on the verge of ruin. It was at this period that he fell an easy victim to the wiles of the men who stole Broadway

from the city. But the bribe he received did not tend to lighten his burdens. If anything it increased them and he went to the wall. Then when the story of his connection with the steal came out he sought immunity by turning traitor. His confession served slightly to hasten the end. New arrests were made and additional evidence secured. Waite is now a penniless, homeless wreck. When last heard from he was wandering through New England little better than a tramp.

THE BOODLER COLONY IN CANADA.

A Montreal dispatch under date of April 21, 1887, has the following to say of the New York boodlers in forced retirement there: "The boodle colony here has been reinforced by the distinguished presence of ex-Ald. "Sol" Sayles of New York city, whose sudden flight to Europe after the Broadway scandal was unearthed will be remembered. Sayles arrived here a few days ago, and unlike his brother boodlers, Keenan, Dempsey, and DeLacy, who luxuriate at the Windsor to the tune of $5 a day, has taken up modest quarters at the Richelieu hotel, away among the French people in the east end, where he is known and registered as Edward Kelly, Detroit. Sayles has come to Montreal to stay, and he and Dempsey are now negotiating to purchase the "Niche," a famous restaurant and resort of crooks, gamblers, and ward politicians. The present proprietor, Joe Racine, is a fugitive from justice, being mixed up in a big counterfeiting deal, and is living in Paris. The boodlers have offered $5,000 for the good-will and fixtures, which, it is said, Mrs. Racine is willing to accept. Should the ex-alder-

men get possession, it is said, they intend running a faro bank, and converting the Niche into a swell gambling hell.

Sayles, since his advent here, has been drinking and gambling heavily, and it is an open secret that his boodle is almost exhausted. Dempsey has been borrowing money from brokers and shavers on the local Wall street here on notes indorsed by Keenan, and so has Moloney. Keenan, however, has put his foot down upon any more advances, and has told the boys they must get out and work, as there is no prospect of their being able to return to New York. Moloney, who is staying at the St. Lawrence hall, recently allowed his bill to run up to $900. Hogan, the proprietor, told him he must pay up or "git." Moloney pleaded for time. Mine host was inexorable, and gave him three days to settle the bill. Keenan refused him the money and ultimately a check from New York was received for the amount, signed, it is said, by a crony of Jake Sharp.

All the boodlers excepting Keenan are hard up, and unless something turns up there's going to be trouble. Moloney evidently realizes the gravity of the situation, and instead of Pommery Sec. he now only indulges in soda and whisky. His cigar bills, which used to run up to $18 a month, don't exceed $5, and he is curtailing in all directions. Mrs. Moloney, who was on here a few days ago, said she intended purchasing a business for her boys in Montreal, and in fact made an offer for the cigar stand at the St. Lawrence hall.

Moloney says he intends leaving Montreal shortly

and will probably visit Europe during the course of next month. Keenan has leased a cottage at St. Ann's, a fashionable summer resort near the city.

Another notorious scoundrel from New York has turned up here and is leading a most dissipated life. Leonard Levy is the person referred to. It will be remembered that Levy, who was a large wholesale haberdasher in New York, suddenly decamped after laying hands upon everything he could turn into cash. He sailed to Europe with his family, and it was intimated that the boodle he secured amounted at least to $40,000. After a year Levy has apparently deserted his family, as he arrived here by himself, and is drinking and dissipating. He passes his days at Drum's bucket-shop on St. Francis Xavier street, where he dropped $4,000 in a couple of days. In the evening he plays faro at Maloney's on Craig street, and is often seen in a private box at the Theatre Royal with a notorious courtesan. The fellow, in fact, is behaving with the most shameless effrontery, and is squandering his creditors' money right and left.

CHAPTER XXXVI.

DISHONEST DEVICES.

GIFT SWINDLES AND LOTTERY ENTERPRISES OF THE METROPOLIS—THEIR EXTENT AND PLANS OF OPERATION—THE PRIZE TICKET, CIRCULAR AND MEDICAL SCHEMES—SOME SAMPLE LETTERS.

THE most pronounced swindles of the age are to be found in this city. Their number is almost without end, and their especial line smacks of everything from a patent right down to a sure cure for consumption. Concerns bearing high-sounding titles with the impressive "limited," attached spring up like mushrooms in a night. A large staff of postoffice inspectors are kept busy pursuing these will-o'the-wisp institutions. They are all made out of the same cloth, from J. M. Pattee, of Wyoming lottery fame, to the latest long-titled Southern Colonization Association. There are something over twelve hundred swindling establishments in New York. Three-fifths of this number attempt for appearances' sake to come within proscribed bounds, and by so doing keep out of the clutches of the law. They advertise an article, and in answer to customers who forward the price of same, send a practically worthless, cheap John affair, pocketing the difference. The remaining two-fifths gull wherever they may and surrender nothing in return. The gift schemes are a

caution. There are about twenty-five heavy concerns, which do the principal business. These change their location and their names often. By a flourishing concern, the number of letters received daily is from two hundred to five hundred. These letters come mainly from the country,—many from the West, more from the South. The swindles are based upon some pretended benevolent scheme, such as the "Asylum for Sick and Wounded Soldiers;" or, "Union Jewelers' Society;" or, Sailors' and Soldiers' home;" or, "Orphans' Institute." Sometimes these concerns run a newspaper, and offer a gift to every subscriber. The "Dollar Stores," with a prize to every purchaser, belong to the same class of swindles. Thousands of letters are received at the headquarters of the police from victims asking redress; sending for the prizes; exposing imposition; pointing out the locality where the swindlers do their business, and asking the police to break up the den of sharpers. Why the police do not do it, and put an end to this robbery, will be seen in another place. Three out of the five letters received at the police headquarters are from victims who have been swindled out of amounts varying from ten to two hundred dollars.

It is estimated that the season, and it is a short one usually, during which one of these gift enterprises runs, from one hundred thousand dollars to half a million of money is received. There is scarcely a city or town in the Union to which circulars are not sent, and from which victims are not secured.

PLAN OF OPERATION.

From some den in the city, or from some store fitted up for the occasion, a scheme is got up in aid of the "Orphans' Institute." By the aid of directories, postoffice lists, and other means, the names of hundreds of thousands of persons are obtained from all parts of the country. Circulars are sent to each of these persons, containing a list of prizes to be drawn, the numbers, and all the paraphernalia of a lottery. Each party is made an agent. Each party is guaranteed a prize. Each is to sell tickets. Each is to keep quiet, as a knowledge of the promised prize to one party would create dissatisfaction among the rest. But in every case ten dollars must be mailed before the prize can be sent on. The party is enjoined to state whether the prize shall be sent on in a draft or in "greenbacks." Ten or fifteen days, at the most, are allowed, to respond, as the prize is supposed to be worth from one hundred to five hundred dollars, and of course that is the last of it. As a specimen of these circulars, the minute instructions in regard to the prizes, sending the money, etc., to prevent the party from coming or sending, the following circular, received by the authorities from a victim, will be interesting:—

Your present will be sent promptly in ten days after the reception of the percentage. Don't send for us to ship your present and you pay on delivery. We cannot do it, as we should have to employ more help than you would want to pay, and thus lessen the profits to the ticket holders. Also avoid sending to your friends to call and get your presents ; it not only gives them trouble, but it is a great annoyance; they are always sure

to call when we have the most business on hand, and they insist upon being waited on first, &c., &c. To accommodate them we have to run through the immense amount of names, and many times we have two of the same name; then we have to refer to our register containing the name, town, and state, to get the correct one. Then, again, if you send by them, or should come yourself, you incur expense, for you know what you have drawn by your notice, and you see by a vote of your committee you cannot collect at sight. No article is delivered under ten days' notice, so you or your friends would have to wait ten days before being able to obtain what is against your name. We have made this rule and must adhere to it, for those that send us their percentage we feel in duty bound to wait on FIRST; therefore we ask, as a great personal favor, that upon the receipt of your notification, if there is a percentage of a few dollars to be paid, send it by mail, then you will not only have done us a great favor and saved us much unnecessary trouble, but you will, at the same time, have kept the matter in a straight, business-like manner, so that it will avoid all mistakes by our employees, and you will be sure to get your present at the time specified.

Those that will be notified that they have drawn presents valued at $10, upwards to $25, and there are many, they have no percentage. We have passed a vote not to deliver any article from the office, but must in all cases be sent by mail or express at their expense, from the fact that we should be so overrun by those living near that we should have to neglect our friends at a distance, so remember to send us word how you want it sent. Write name and town plainly, so any one that reads can read and have no mistake.

Money can be sent at our risk by mail. The surest way is, put your money in a letter and pay twenty cents to have it registered, if a large amount; but where it is only a few dollars, put it in a letter so it will look small, and then three cents will answer. We seldom miss letters; and when a bill of a large denomination is placed in a letter it does not show that it contains anything, and if it looks so it is sure to arrive safe, and thus you would save seventeen cents; and as a penny saved is as good as two earned, you can take your choice.

When you receive your present be kind enough to inform us of the fact, so we can file away as delivered. In case you do do not receive it at the expiration of ten days, be prompt in giving us word, so we can look it up. On any business enclose stamp for return answer.

The books will be closed after fifteen days from the date of your notification, as it must be closed as soon as possible in order to relieve the committee, and as it will give all ample time to remit or send their order how the present must be sent.

We think we have given you all the information required, thus saving you the trouble of writing for information.

All letters should be addressed, per order of the managers, to

Read & Co., *Bankers*, No. 6 Clinton Hall, Astor Place,
Successors to Geo. A. Cooke & Co. New York City.

THE TICKET SWINDLE.

Not one in fifty who receive tickets ever buys them. Almost all the victims are partners to the fraud. They receive notice from the managers in New York that the ticket purchased by them has drawn the prize. Any number is put in that the managers please. The prize is a gold watch, worth two hundred dollars, or a diamond, or some other thing worth that amount. Perhaps from ten thousand to fifty thousand persons receive the same notice. The parties have bought no such ticket. They hold no such ticket. They think the letter directed to them is a mistake—intended for somebody else. They catch at the bait. For ten dollars they can get two hundred. The man has only ten days in which to make the return. He sends his money, gets swindled in common with ten thousand others, and then lodges his complaint with the New York police. The managers understand this arrangement very well. They know the victim will not dare prosecute, for he is a party to the swindle.

The establishment pockets two hundred thousand dollars for three months' experiment, removes to another part of the city, takes a new name, and commences the same swindle over again. Here is one of the tickets with which a St. Louis man was swindled out of his five per cent. He sent the card to the New York police.

Mr. ——— ———,

St. Louis, Mo.

Dear Sir: You are hereby notified that ticket No. 137 has drawn gold watch valued at $200. Five per cent. on the valuation is $10. The percentage must be paid or forwarded within twelve days from the date of this notice.

Those receiving prizes in the preliminary drawing receive them with this understanding, that they will either buy tickets in our grand distribution that takes place in November, or use their influence in every way possible to sell tickets. Any parties receiving this notice, who are not willing to assist us in our grand enterprise, will please return the ticket and notice as soon as received. All communications and money must be sent to

Hallett, Moore & Co., *Bankers and Financial Managers.*
575 Broadway, New York.

By order of the
New York Jewellers' Co-operative Union.

N. B. No prizes will be shipped until the percentage is received. We will be ready in fifteen days to fill orders for tickets in the grand distribution of five million dollars' worth of goods, the drawing of which is to take place in the building of the New York Jewellers' Co-operative Union, November 16, 1868.

By order of the Board of Directors.

MODES OF OPERATING.

The great concerts promised, the public drawings and distribution of prizes, never come off. Names are used without the knowledge or consent of the important gentlemen who are made parties to the fraud.

Soldiers are enlisted in the work of selling tickets, and are guaranteed invariably a personal prize from fifteen to five hundred dollars. Soldiers who have been in the field are especially guaranteed.

PRIZE TICKET.

Ticket in the Preliminary Drawing of the New York Jewellers' Co-operative Union.

[No. 137.]

The person receiving the prize drawn by this ticket receives it with the understanding that he will use his influence and do all in his power to forward the sale of tickets in our grand drawing, to take place the 16th day of November next. All money and orders for tickets in the November drawing should be sent to

HALLETT, MOORE & Co., *Bankers*,
575 Broadway, New York.

The vanity of persons is appealed to. Out of the thousands addressed, each one supposes himself the privileged and favored party. Each one goes to work to sell tickets. Thousands of letters come in weekly to the New York house, each containing sums varying from ten to twenty, fifty, and one hundred dollars. The circular below was received by a soldier in aid of the "Sailors' and Soldiers' Refuge." He sent on one hundred dollars for tickets sold, and ten dollars to pay the percentage on his own prize—which of course he never received. Long before he could reach New York the concern had disappeared.

CIRCULAR.

GENERAL AGENCY FOR THE UNITED STATES,
NEW YORK.

DEAR SIR: As we are determined to send a good prize in your neighborhood, and with this resolution we have been looking

around for an opening in which, by presenting some discreet reliable person with a prize of a few hundred dollars, it would have the desired effect to increase the number of our customers. We accidentally met with your address, and the idea occurred to us at once that you were just the person to aid us in our enterprise. We therefore make to you a proposition that must strike you as being no less novel than it is liberal, and that you may not suppose that there is any deception in it we inform you that the prize money does not come out of our pocket, but out of the pocket of the *lottery managers*, and we shall not lose by sending a few hundred dollars in *prize money*, but shall gain by it in the increased amount of business we shall expect from your neighborhood when you show the "greenbacks," and make it generally known that they are the proceeds of a prize drawn at our office. We make this offer to you in strict confidence—the proposal is plain. We are to send a certificate for a chance to draw a prize of a few hundred dollars. *You are to show the money.* The result will be that hundreds of dollars will be sent to us for tickets. You may be the gainer of a few hundred dollars. We shall be gainers by our sales, and the parties who send for tickets may be gainers by drawing prizes. Every one that sends will of course expect to draw a prize, not knowing the offer we made privately to you, which is as follows: Send us $10 *to pay the managers*, and we will send to you, securely sealed, a *certificate* of a package of tickets in the enclosed scheme; and to set at rest any doubt you may have of our sincerity, we hereby bind ourselves to send you a *second* certificate in any of our brilliant extra lotteries, *for nothing*, if the first we send you does not draw you, *clear of all expenses*, twelve hundred dollars; and mark this fact, to send you twelve hundred dollars out of the managers' pocket will cost us nothing, but to send you an extra certificate will take money out of our pocket. We mention this merely to show you that it is *our interest* to send you a prize. We hand you an envelope with our address. Enclose to us $10, and state in your letter whether we shall send you a draft on your nearest bank, or shall we send you the amount in "greenbacks" by mail, which last perhaps will suit you better. Please let us have your order by return mail, as we shall have to order

the certificate from the managers for you, and believe us,

Yours, respectfully,

C. A. Taylor & Co.

P. S. In remitting, please send post office order or by express, or register the letter, to insure safe delivery to us.

MEDICAL SWINDLE.

Another favorite mode of swindling is carried on by men whose "sands of life have almost run out." The party represents himself as a retired clergyman; one who had suffered long from the asthma, or from a bronchial affection, or one nearly dead with the dyspepsia, or wasting away with consumption. Through a recipe from an old doctor, or an old nurse, or an Indian, the party obtained relief. Out of gratitude for the recovery, the healed clergyman or individual gives notice that he will send the recipe "without charge" to any sufferer who may desire it. Circulars by the thousand are sent to the address of persons in all parts of the country. Each person is required to put a postage stamp in his letter, for the transmission of the recipe. Thousands of letters come back in response. The recipe is sent, attached to which is the notice that great care must be taken in securing the right kind of medicine. Not one apothecary in a hundred in the country has the medicine named. The benevolent holder of the recipe adds to other things, that should the party not be able to get the medicine, if he will enclose three or five dollars, as the case may be, the New York party will make the purchase and send it on by express. Dreaming of no fraud, the money is sent as directed. If the medicine is sent on at all, it costs about fifty cents to

the buyer, and a handsome business is done. If the swindle takes, the party will pocket from twenty thousand to fifty thousand dollars, break up the concern, and be out of the way before the victim can visit New York.

THE LETTERS.

The thirty large gift establishments receive about five hundred letters a day. Full three-fifths of these letters contain money. Some of the letters detained by the authorities were found to contain sums as high as three hundred dollars. Directed to different parties, they are taken out by the same persons. The medicine swindle, the dollar fraud, advertising for partners, dollar stores, and gift enterprises are run by the same parties. This advertising for partners is worthy of especial notice. A man with a capital of from one hundred to five hundred dollars is wanted. Great inducements are held out to him. He can make one hundred dollars a day and run no risk. The victim appears. He has a little money, or his wife has some, or he has a little place he can mortgage. The gift swindle is open to him. The basket of letters is opened in his presence. He is offered a share in the dazzling scheme. He pays his money, helps open the letters for a day or two, and then the scheme dissolves in the night. Almost all these large swindles have smaller ones that go along with them.

WHY DO NOT THE POLICE BREAK UP THIS SWINDLING?

The names of the parties who are carrying on these gigantic swindles are well known to our police. The

managers have been arrested a dozen times. Broken up in one place, under a new name they open again. Thousands of letters are sent to the police headquarters from victims asking for redress. But not one of these letters is a complaint. Without a complaint the police are powerless. The victims belong to the country. Most of them have a respectable standing. They knew the thing was illegal when it was presented to them. It was a lottery, and nothing more. When they sent their ten dollars to secure the prize, they knew it was a cheat on their part, for they had bought no ticket, and if there was a prize they were not entitled to it. They dare not commence a suit against these parties, and come to New York and prosecute it. The swindlers understand this perfectly well, and defy the authorities. If gentlemen from the rural districts love to be swindled, and will be parties to the cheat, refuse to make a complaint, or back up the complaint in the courts, they must take the consequences.

CHAPTER XXXVII.

SKETCHES HERE AND THERE.

SHARP MEN AND SHARP TRADE—THE DANGEROUS PRACTICE OF IMITATING SIGNATURES—TRICKS TO GET MONEY — EXPERTS — SOLD OUT OF HOUSE AND HOME — JACOB LITTLE AND MORSE IN WALL STREET — SHADOWS ON THE STREET — A REASONABLE REQUEST — RELIGION IN THE STREET—LADY BROKERS.

THERE is more humor, more frolic and fun in the street, probably, than in any other part of New York. The sharpest men that can be found frequent the street. They represent every profession, and every calling. The business is ordinarily monotonous and dull. Men are full of animal spirits, and often of spirits that are not animal. These give vent to their feelings, and sharp sayings, practical jokes, snatches of the opera, comic, and flash songs. Cat calls, imitation of birds, with hideous noises, enliven the scene. Jostling, knocking off hats, knocking new beavers down over the eyes of the owners, and other rude sports, are often indulged. If a man is at all unpopular, or makes himself obnoxious, he is quite likely to lose the collar of his coat. If he resists, or shows bad temper under the rough treatment, he will probably lose his entire suit. Mock trials are held, fines imposed, and from the court there is no appeal. If a child is born to one of the Board, it is common to take up a penny collection as a present.

SMALL OF ITS AGE.

The characteristics of each one come out on the street. Bold operators show their pluck. The timid are laughed at. The penurious are scourged, and the mean show their nature. One broker was asked if he knew a party that was named. "Know him?" said the broker, "I was in college with him." "Was he as mean then as he is now?" "Yes, he used to go behind the college buildings to eat his nuts and raisins, that he might not give the fellows any." One of this class invited a few friends to celebrate the eighteenth birthday of his daughter. It was an unusual event, and his associates were afraid that this stretch of liberality would affect his health. In the course of the evening he presented some liquor, which he pronounced very choice. The servant passed the liquor round, pouring it into very small glasses, and in very small quantities. "This, gentlemen," he said, "is very old liquor; it was old when I bought it; I put it away when my daughter was born, and it has been kept eighteen years for this occasion." "I cannot believe it," said one of the guests; "it can't be as old as you say; *it is too little of its age.*"

SHARP TRADE.

Two brokers met. "I have a lot of merchandise," said one, "in a store, that I took in trade. I want to dispose of it." "I have two or three cases of clothing," said the other, "that I wish to dispose of—how will you trade?" "I will take your clothing, and give you my merchandise—'unsight, unseen.'" "It is agreed." The merchandise consisted of old traps,

sections of stove-pipe, broken tools, worm-eaten desks, remnants of brooms, decayed barrels, broken ladders, dilapidated hose, and kindred merchandise—the accumulation of years. The suits of clothes were of dark glazed muslin, simply basted.

DANGEROUS PASTIME.

Some of the most expert penmen in the country are in the street. The young men imitate the signatures of the boldest operators. It is quite a common thing in the office of brokers, at the stock board, and in the banks, for the clerks to imitate the handwriting of distinguished men. They will give you the signature of Drexel, Morgan & Co., Brown Brothers, Gould, Clews, Sherman & Co., and others, so perfectly that the men themselves cannot distinguish the forged from the genuine. In some of the banks a clerk signs the name of the cashier to all the checks drawn by the bank, and will imitate the signature of the officer so well, that he cannot tell his own writing from that of his assistant. Bets are frequently made that a check presented so signed will be paid at the bank. An instance occurred the other day. A dinner was pending for half a dozen on the success of the experiment. A party drew a check on the bank, signed it as president, endorsed it as cashier, handed it to the paying teller, who looked at the signature and endorsement, placed it on his file and handed over the money. The party then went behind the counter, paid the money back, and took the check. When such pastimes are indulged, and such jokes played, and young men recreate themselves in imitating the

signatures of leading men, no one can be surprised that an expert like Ketchum could forge the signature of his own house and the endorsement of the Gold Bank, and pass them current on the street.

A gentleman who stood at the head of the United States Treasury in this city wrote a very peculiar hand. He was placed on the stand in an important case where a forgery had been committed. The party on trial had forged the name of a gentleman to a large amount. The case turned on the ability of the witness to decide whether the signature was genuine or not. He was very positive on that point. His own signature, he said, was so peculiar, that it could be told any where. While he was on the stand three signatures were presented to him, and he was asked to decide which of them was genuine. He pronounced two of them to be his signatures. The counsel presented them to the court, and requested the judge to ask the gentleman if these were his signatures. He said they were. The counsel then stated that these two signatures pronounced genuine were written while the gentleman was testifying—written in court by a young man who was sitting at the table and taking notes. The gentleman, amid great excitement, denied the statement, and said it was impossible that any one could imitate his hand. The Judge ordered the young man to produce another signature, and the court, the jury, the bar and the spectators, looked on with intense interest. With astonishing rapidity he threw off four signatures in the presence of the company, so exactly like the treasurer's handwriting that he said if they had been presented to him personally,

at his department, he should have pronounced them genuine.

This practice is fraught with immense mischief, and banking houses, as well as dealers in stocks, are often victimized. Forged checks are presented for payment at a bank; presented usually near three o'clock, when the rush is great, and the officer in a hurry is liable to be imposed upon. Every day checks are paid that are forged, and the most ingenious devices are resorted to to keep outside of the criminal code. A check was presented the other day at one of the banks, payable to the order of a well-known house. The endorsement was forged, the party writing the name of the firm in whose favor it was drawn, and writing his own name above, with "per" at the end of it, but so written as to look like "jr" (junior).

TRICKS TO GET MONEY.

When curbstone brokers are hard up, they resort to every possible plan to get a little money. As an illustration: A man called on a well-known firm to get the payment of a bill. It was a small bill of ten dollars. He wanted a check to send away, he said, and asked the house if they would give him a check for fifty dollars—he paying the balance in money—which the cashier was ready to do. He took his check home, commenced practicing, till he imitated the signature of the house perfectly. In a week he went back, said he had not used the check, but was going to use it that day. He desired the signature of the house on the check, just to identify his endorsement. The accommodation asked was readily

granted. He obtained a similar check, filled it up exactly, put in the sum of three thousand dollars, imitated the guarantee, went to the bank, handed the check for fifty dollars, which was paid; handed the check for three thousand dollars immediately after, which resembled the preceding one in every respect; that also was paid, and the party took the money and disappeared. Not only are signatures forged, but the amount in bonds and other securities is so altered as almost to defy detection. The rush of business is so tremendous in large offices in business hours that sharp men are often successful in their frauds.

EXPERTS.

All the leading brokers are bankers. They take money on deposit, allow interest, and the money can be checked out, as in a bank. These large houses differ from banks in that they are not incorporated, and they deal in stocks, as well as take money on deposit. In nearly every house there are experts—men who seem to have an intuitive gift to detect forgery. It is a very curious thing to see a sharp expert at work. I was in an office the other day, a gentleman came in, handed a check to one of the firm, and said, "that is not my check, sir; it is forged." It was a capital imitation, and the broker believed it was genuine. The man whose name had been forged held a bundle of checks in his hand, all of which were genuine except that. The broker placed the forged check in the centre of the bundle, threw it on the table, and called in his expert. Pointing to the package, he said, "one of those checks is said to be

forged." The expert took the bundle in his hand, and turned them over so rapidly that the eye could scarcely follow the movement. He turned over probably fifty before he came to the bogus check. When he reached it, he jerked it from the bundle, and threw it on the table. He could give no satisfactory explanation how he detected it; it was not the paper, nor the filling, nor the signature, nor the endorsement; it was the whole thing. It did not *look* right. It was too smooth, too nice. There are some experts that can detect the best forged bill or altered bond, if placed among thousands, the moment the eye rests upon it. They command enormous salaries.

SOLD OUT OF HOUSE AND HOME.

It is considered a nice thing on the street to outwit a fellow broker. A gentleman owned a very nice house, which he had built and furnished to suit himself. He offered to sell it at an advance of five thousand dollars. A party instantly drew his check and bought the house. When the papers were passed they were made out to a third party. The speculator made fifteen thousand dollars by the transaction. The bell of an up-town broker was rung one morning and a gentleman asked permission to examine the parlors. He was desirous of buying a house in that block, and had understood that they were all alike. He was from the country, had but little time to spend, and the uncivil occupant would not let him in. The civil broker showed him the parlors, and as he was leaving simply said, "I suppose you would not sell your house." "Oh yes," said the gentleman, "I would sell anything but my wife and children." A price

was named, accepted, and a contract entered into. The next day he found he had sold to a broker—sold for ten thousand less than his next door neighbor got for his house, and had actually turned himself out of house and home, and had to take refuge in an attic, in an overcrowded Fifth Avenue hotel.

TELEGRAPHY.

Everything is bought and sold by the telegraph now. Stock sales are all transacted, contracts made, money paid, checks stopped, and millions change hands daily through the subtle agency of the wires. All banks, stock boards and large houses of trade, do business by telegraph. In panics, money is made by outsiders. California, Chicago, Boston and New Orleans reap golden harvests when Wall street is in a panic. Men in the street are at their wits end, but these cool operators in the distance "strike while the iron is hot." Professor Morse, and his associates, while they were struggling to give this great invention a permanent footing came into Wall street to get money. The men were poor enough. The few persons that had confidence in the invention had no money. Things went roughly and savagely with the little band. They came into the street, meanly dressed, wearing rough shoes, and looked like men who had a hard battle to keep the wolf from the door. Jacob Little was then the great financier of the street. At that time he could have controlled all the telegraph lines in the land. He looked on Morse as a schemer, if not a charlatan. "I will give Morse one hundred dollars to help him along," he said, "but

not one dollar for investment." Little died in poverty, and Morse a millionaire. John C. Spencer stood at the head of the Treasury Department, and was an intelligent, talented man; yet he asked John Butterfield how large a bundle could be sent over the wires, and if the United States mail could not be sent that way.

SHADOWS ON THE STREET.

One of our heaviest houses had reason to suspect one of its clerks. A detective was employed to track the young man, and he followed him for fourteen days. At the end of that time, he presented a written report of the movements of the clerk, and he kept track of him every hour. The clerk lived in a country town—he reached his home by car and boat, and during the time the detective was on his track, he was with the clerk on every train, and in every boat. He knew where he went, how long he stayed, with whom he talked, and what he ate and drank. He was followed to places of amusement, to houses of drinking and gambling. Twice he rose at two in the morning, after he had retired, and met parties whom he had accurately described. There was a shadow on his path perpetually. When he was brought into the president's room, and charged with peculations, he was overwhelmed with the accuracy with which his movements were detailed. He confessed, made restitution in part, and was allowed to escape.

A REASONABLE REQUEST.

It is a common thing for New York men to club

together, buy a tract of ground in some out of town location and build up a settlement, select and exclusive as they please. One of these elegant and cozy retreats is on the North River. To accommodate the families a small but elegant church was erected, and the congregation was more select than numerous. Among the new comers was a gentleman who stands quite high at the Bar. He joined the congregation, and was peculiar for a slow, yet decided and bold utterance. In the service he kept a word or two behind the congregation, and uniformly did so to the great annoyance of the worshipers. His voice was so loud, his manner so patronizing, and his persistent lagging behind so annoying, that he attracted general attention. Had the congregation been larger the annoyance would have been less observed. One Monday morning, coming down in the boat, the company were expressing their impatience that the beautiful service should be so marred by the persistency of one man. One of the party, a prompt, rough, honest-speaking man, said, "I will take the nonsen se out of him; I will make him keep up next Sunday." He went toward the legal gentleman, who was sitting by himself, and the company thinking there might be some music, gathered around. Addressing himself to the party he said, "I see you attend our little church on Sundays." "Yes, sir." "I hope you are interested." "Very much," was the reply—"we will have a fine congregation by-and-by, as the population come in." "Well!" said the broker, "perhaps you would be willing to confer a favor on our society, if you are interested in our movement." "Oh, certainly,

certainly," was the bland reply, "anything I can do for the society I will be very happy to do." "Well, sir, won't you be kind enough, next Sunday morning, to 'descend into hell' with the rest of the congregation?"

RELIGION AND MONEY.

"Where do you attend church?" said a gentleman to a prominent operator in the street. "Rev. Dr.—— endorses my paper," was the reply. Yet Wall street, at least half a day can be found in the fashionable up-town churches. Many of them are devoted Christian people. They are identified with mission work among the lowly; they give liberally to every good cause; they are teachers and superintendents in Sunday schools. In the afternoon, the great mass of Wall street will be found in Central Park, rather than in church. The new system of what are called sacred concerts on Sunday nights, in which the leading opera singers perform operatic music, is patronized and countenanced principally by the operators in the street. The annual election of wardens and vestry of Trinity parish excites quite as much attention in Wall street as it does in any portion of the city. Trinity leases are immediately valuable, and as they occupy the best portion of the city, and are under the control entirely of the vestry, the annual choice of this body excites great attention. The famous Morley lease, which Aaron Burr was obliged to hypothecate with John Jacob Astor when he fled from the country, laid the foundations for the landed wealth of that remarkable house.

LADY BROKERS ON THE STREET.

It is no uncommon thing for ladies to appear on the street. Some of them have money of their own, some of them desire to have. Many have a taste for speculation; with others, the infatuation of stock gambling is intoxicating. They walk into the street, engage a small broker to transact business, leave their margin and watch the operation with intense interest from day to day. A lady whose husband was cleaned out in the street, took her little patrimony and went among the brokers. For the fun of the thing, as a house said, a party was found willing to make an investment. It proved a lucky one. The lady immediately withdrew from the street, took the lease of a public house in a fashionable watering place, ran it in superb style, made a very handsome thing in the business, sold out advantageously, and retired with a competency, showing herself to be one of the marked business women of the age.

A lady often seen in Wall street has a romantic history. Her husband is well known in New York. He lives in fine style in the upper part of the city, and drives one of the most dashing turn-outs in the Park. His wife, an elegant and accomplished lady, he neither lives with nor supports. Before she tried her ability in Wall street, she took a very effectual way to mortify her husband, for he has great personal pride. Resolved not to be dependent on the man who had deserted her, and not to want bread, she identified herself with a fashionable up-town establishment, as a worker of elegant gold embroidery. She issued a

beautiful printed circular, announcing herself by her husband's name, and stating his business, so that there could be no mistake about the identity. She offered her services to the fashionable ladies of New York, stating her reasons for her course, that she desired to earn her bread for herself and children. New York was wonderfully agitated for a short time, and the lady obtained what she deserved,—a fair start. The gold embroidery exhibited in Paris, which attracted so much attention among the crowned heads at the Exposition, was the work of this lady. Her pluck, ability and daring made her shop on Broadway too small. She found a fitting field in the street, and operates with the average success.

TWO SHARPERS.

A noted sportsman, taking dinner at one of our clubs, exhibited a diamond ring of great beauty and apparent value on his finger. A gentleman present had a great passion for diamonds. After dinner, the parties met in the office. After much bantering, the owner consented to barter the ring for the sum of six hundred dollars. As the buyer left the room, a suppressed tittering struck his ear. He concluded that the former owner had sold both the ring and the purchaser. He said nothing, but called the next day upon a jeweler, where he learned that the diamond was paste, and the ring worth about twenty-five dollars. He examined some real diamonds, and found one closely resembling the paste in his own ring. He hired the diamond for a few days, pledged twelve hundred dollars, the price of it, and gave a hundred

dollars for its use. He went to another jeweler, had the paste removed, and the real diamond set. His chums, knowing how he had been imposed upon, impatiently waited for his appearance the next night. To their astonishment they found him in high glee. He flourished his ring, boasted of his bargain, and said if any gentleman present had a twelve hundred dollar ring to sell for six hundred dollars, he knew of a purchaser. When he was told that the ring was paste, and that he had been cheated, he laughed at their folly. Bets were freely offered that the ring did not contain a real diamond. Two men bet a thousand dollars each. Two bet five hundred dollars. All were taken; umpires were chosen. The money and the ring were put into their hands. They went to a first-class jeweler, who applied all the tests, and who said the stone was a diamond of the first water, and was worth, without the setting, twelve hundred dollars. The buyer put the three thousand dollars which he had won quietly in his pocket. He carried the diamond back and recalled his twelve hundred dollars, and with his paste ring on his finger went to his club. The man who sold the ring was waiting for him. He wanted to get the ring back. He attempted to turn the whole thing into a joke. He sold the ring, he said, for fun. He knew that it was a real diamond all the time. He never wore false jewels. He could tell a real diamond anywhere by its peculiar light. He would not be so mean as to cheat an old friend. He knew his friend would let him have the ring again. But his friend was stubborn—said that the seller thought that it was paste,

and intended to defraud him. At length, on the payment of eight hundred dollars, the ring was restored. All parties came to the conclusion, when the whole affair came out, that when diamond cuts diamond again some one less sharp will be selected.

MATRIMONIAL SHARPNESS.

New York merchants frequently sell their daughters as well as their goods. It is quite a common thing to put respectability and standing against money. One of our most unscrupulous politicians became rich, as such men do sometimes. He wanted respectability and social position. He proposed to attain them through a reputable marriage. He proposed for the hand of one of the fair damsels of Gotham. His political position was high, his future prospects dazzling. The lady's father, with mercantile frankness, offered the hand of his daughter, on condition that a hundred thousand dollars were settled upon her, secured by real estate. The proposal was accepted, and the wedding preparations went on. An elegant house, in an aristocratic locality, was purchased. It was fitted up in great style. The young lady was congratulated on her fine prospects. More than once, as the time drew near for the marriage, the father hinted that the little preliminary transaction should be attended to. "O, yes ! O, yes ! Certainly, certainly," the bland politician would say. His brother was absent; the papers were not complete; but it would be all ready before the marriage. It was not till the afternoon of the wedding that the papers, in due form, were laid before the gratified

father. The wedding came off in great style. Marriage in high life greeted the eye in all the papers. A subsequent examination showed that the property conveyed to the bride was covered with a mortgage of ninety-five thousand dollars. It bore date of the same day of the settlement, but was prior to it, and duly recorded before the settlement was made. The mortgage conveyed the property to a near and sharp relative of the bridegroom. On the return from the bridal trip, the party receiving the mortgage refused to deliver it up to the bridegroom, alleging that the mortgage was genuine, and that for it he had paid a legal consideration. Whether New York will be electrified with a lawsuit between the parties remains to be seen.

A young man, who had fixed the matter all right with the young lady, went to Cornelius Vanderbilt and said: "I wish to marry your daughter, but I want *her*, and not her money." The blunt old Commodore coolly replied: "I did not know she had any money." The wrathy young man told the Commodore that he and his money and his daughter might go—elsewhere. "Hold on;" said the Commodore; "don't get into a passion." He held on, and became a favorite son-in-law and partner of the old man.

CHAPTER XXXVIII.

PUBLISHER ROBERT BONNER.

HIS EARLY CAREER AND REMOVAL TO NEW YORK — HIS SYSTEM OF ADVERTISING—THE VALUE OF A NAME—MR. BEECHER AND THE LEDGER—BONNER'S HORSES—PERSONAL TRAITS.

MR. BONNER was born in the north of Ireland, not far from Londonderry, near the spot from which A. T. Stewart emigrated. The Scotch Presbyterian blood that made General Jackson so famous, and has given success to the well-known house of Brown & Brothers, runs in the blood of Mr. Bonner. He is simply a Scotchman born in Ireland. He was trained under the influence of the Shorter Catechism. From the faith of his fathers he has never departed. He has been trustee for many years in a Scotch Presbyterian Church in the upper part of New York, and a liberal contributor to the support of public worship and the various forms of benevolence and charity. He is a conscientious business man, with great resources, with fertility of genius unmatched, and with indomitable will, untiring industry, and more than all, he possesses that crowning gift which Solomon possessed as an especial patrimony from God—"largeness of heart."

At an early age he entered the printing office of the Hartford *Courant* to learn the art of printing. He was dexterous, swift at setting type, and led all the workmen in the nimbleness with which he could set up an article. The President's Message in those days was transmitted by mail. The editor of the *Courant* purchased an advanced copy, paying for it the enormous sum of thirty dollars! The only advantage to be derived from this early copy was in getting the message out in advance of other papers. To accomplish this Mr. Bonner performed the wonderful feat of setting up seventeen hundred ems an hour. He performed all the duties connected with his position, became an accomplished printer, tried his hand at correspondence, and seated himself occasionally in the editorial chair.

In 1844, Mr. Bonner removed to the city of New York. There was a popular impression that a literary paper could not succeed in this metropolis. Boston and Philadelphia monopolized the family newspapers and literary weeklies, and it was said that no paper of the kind could prosper in this city. Mr. Bonner thought otherwise. He early resolved to attempt a paper that should be circulated throughout the whole land. He watched his opportunity and bided his time, working hard in the meanwhile, and not being dainty in the place or style of business in which he engaged. Mayor Harper had been elected as the American candidate. A paper called the *American Republican* was the organ of the party. In this office Mr. Bonner commenced his New York career. The

wages paid him were small. His work was hard, and economy was requisite to enable him to live. He formed the habit, from which he has never departed, of buying nothing that he could not pay for. He never borrowed a dollar of money, never signed a note in his life, and now carries on his great business on strictly cash principles, and literally owes no man anything. In some of his large enterprises he has paid his last dollar, and never has once failed in the venture he made. In some of his great advertising feats, in which he has paid as high as twenty-five thousand dollars a week for advertising, he has been offered lines of papers to increase the advertisement to fifty thousand dollars, with unlimited credit, and his answer has invariably been, "I cannot advertise beyond my means. I have no more money to spend in that way." The whole business of the *Ledger* is conducted on the same principle to-day.

MR. BONNER'S START.

When Mr. Bonner purchased the Ledger, it was a commercial paper. He did not change its character at once, but gradually. The *Ledger* became less and less commercial, and more and more literary. About this time Fannie Fern was creating a great sensation in the literary world. Her "Ruth Hall" had just appeared, and the work and its authoress were criticised by the press in all parts of the land. She was the literary star of the day. The question was violently discussed whether she was or was not the sister of N. P. Willis. Mr. Bonner saw his opportunity, and sent a note to Fannie Fern, offering her twenty-

five dollars to write a story for the *Ledger*. She declined the offer. Another proposition was sent, offering her fifty dollars a column. That she also declined. Seventy-five dollars were offered. That she declined, announcing that she did not intend to write any more for the newspapers. She admitted that she admired Mr. Bonner's pluck. Soon it was intimated to Mr. Bonner that if he would allow Fannie Fern to write a story of ten columns, more or less, though the story should not occupy less than nine columns of the *Ledger*, she would undertake it. He closed the contract immediately, received the manuscript, read six lines, and sent her a check of one thousand dollars. He resolved, with this story, to introduce a new era in the Ledger. He changed the form of the paper, double-leaded the story, so that it made twenty columns in the paper. He advertised it as nothing was advertised before—one hundred dollars a column. The harvest was a glorious one. Out of the profits of that story Mr. Bonner purchased the pleasant residence in this city in which he still lives.

HIS SYSTEM OF ADVERTISING.

In the magnitude of his advertising Mr. Bonner has displayed the remarkable business skill for which he is celebrated. The manner of commending the *Ledger* to the public is wholly his own. When he startled the public by his extravagance in taking columns of a daily journal, or one entire side, he secured the end he had in view. His method of repeating three or four lines, such as,—"Fanny Fern writes only

for the *Ledger*"—or, "Read Mrs. Southworth's new story in the *Ledger*"—and this repeated over and over and over again, till men turned from it in disgust, and did not conceal their ill-temper, was a system of itself. "What is the use," said a man to Mr. Bonner, "of your taking the whole side of the *Herald*, and repeating that statement a thousand times?" "Would you have asked me that question," replied Mr. Bonner, "if I had inserted it but once? I put it in to attract your attention, and make you ask that question."

His mode of advertising was new, and it excited both astonishment and ridicule. His ruin was predicted over and over again. But as he paid as he went along he alone would be the sufferer. He was assailed in various ways. Men sneered at his writers, as well as at the method in which he made them known. He had no competition. Just then it was announced that the Harpers were to put a first-class Weekly into the field. The announcement was hailed with delight by many classes. Men who had been predicting Bonner's ruin from the start were anxious to see it accomplished. He had agents in all the leading cities in the land. These held a monopoly of the *Ledger*. The book men and newspaper-men, who were left out, were quite willing to have the *Ledger* go under. The respectability and wealth of the house, its enterprise, with the class of writers it could secure, made the new paper a dangerous rival. Mr. Bonner concluded to make the first issue serviceable to himself. His paragraph advertising was considered sensational,

and smacking of the charlatan. He resolved to make it respectable. He wrote a half column in sensational style—"Buy Harper's Weekly"—"Buy Harper's Weekly"—"Buy Harper's Weekly"—"Buy Harper's Weekly"—and so on through the half column. Through his advertising agent he sent this advertisement to the *Herald*, *Tribune*, and *Times*, and paid for its insertion. Among the astonished readers of this *Ledger* style of advertising were the quiet gentlemen who did business on Franklin Square. The community were astonished. "The Harpers are waking up!" "This is the Bonner style!" "This is the way the *Ledger* man does it!" were heard on all sides. The young Harpers were congratulated by the book-men everywhere on the enterprise with which they were pushing the new publication. They said nothing and took the joke in good part. But it settled the respectability of the *Ledger* style of advertising..

THE VALUE OF A NAME.

The popularity given to a little squib of his own, to which the name of Dr. Chalmers was attached, taught Mr. Bonner a lesson that he never forgot. Mr. Edward Everett had taken upon himself to aid the ladies of America in purchasing Mount Vernon. Mr. Bonner resolved to secure Mr. Everett as a writer for the *Ledger*. He knew that money could not purchase Mr. Everett's connection with his paper. He offered Mr. Everett ten thousand dollars to write a series of articles for the *Ledger*, the money to be appropriated to the purchase of the tomb of the father

of his country. Mr. Everett could do no less than accept. At the conclusion of the Mount Vernon papers Mr. Everett continued on the *Ledger* until his death. Mr. Bonner paid him over fifty thousand dollars for services rendered on his paper.

It was Mr. Bonner's policy to spike every gun that could be aimed against him, and make every influence and every prominent man his ally. To this end James Gordon Bennett of the *Herald*, Henry J. Raymond of the *Times*, and Horace Greeley of the *Tribune*, became contributors to the *Ledger*.

Paul Morphy, in the height of his popularity, edited a chess column in the *Ledger*. Bryant, Willis, Halleck, Morris, and Saxe laid a poetical wreath at Mr. Bonner's feet. Prentice, Bancroft, Parton, and Cozzens joined the galaxy of *Ledger* writers. Fanny Fern, Mrs. Southworth, and other eminent novelists, furnished the entertaining serials published by Mr. Bonner.

MR. BEECHER AND THE LEDGER.

For some years Henry Ward Beecher was a contributor to the *Ledger*. One evening Mr. Bonner and his wife went over to Plymouth Church to hear the pastor. The sermon was on success in life, and was given in Mr. Beecher's most vigorous strain. He showed that smartness, cuteness, and adroitness would not lead to success unless they were combined with energy, a knowledge of business, an indomitable perseverance, and an integrity which would enable a man to dare to do right. If Mr. Beecher had intended to hit Mr. Bonner's character and success, he could not

have come nearer to the mark. Mr. Bonner had lacked not one of the elements Mr. Beecher had described, and every one knew his success. This sermon affected Mr. Bonner in various ways. He was in search of a novelty that should captivate and profit the public. Why should not Mr. Beecher talk to a million of people through the *Ledger*, as well as to speak to a single congregation within the walls of his house? His acquaintance with men had been large. His wit and fancy were exuberant, and if he would write a story for the *Ledger* he might preach in it as much as he pleased, put money in his purse, and benefit the youth of the country.

While Mr. Beecher was attending a council in his own church a letter was put into his hands. He had had no conversation with Mr. Bonner about writing a story. The letter contained a proposal that Mr. Beecher should write a serial for the *Ledger*, and named the price which would be paid for it, which was perfectly astounding. "Miracles will never cease," said Mr. Beecher, in his note replying to the proposal. Norwood appeared, and the increased circulation of the *Ledger* immediately reimbursed Mr. Bonner for his extraordinary outlay. The story was longer than was expected, and an addition was made to the price agreed upon.

PERSONAL TRAITS.

When a printing boy, Bonner's rule was to be the first boy in the office. When he was a printer he allowed no one to excel him in the swiftness with which he set type, and in his ability as a workman.

When he purchased the *Ledger* he intended to make it the foremost paper in the country. He resolved to own the most celebrated and fastest horses in the world. And his stud, which are kept in his stables on Twenty-seventh street, headed by Maud S. and Dexter, are without rivals. Mr. Bonner buys his horses for his own pleasure. He drives them himself, and is one of the best horsemen in the country. He will not allow his horses to be used for show or for gain. He races with nobody, and bets with nobody. If any team can make faster time than his, driven by the owner, ten thousand dollars are deposited, and that owner may apply that sum to any benevolent cause that he pleases. Millionaires gnash their teeth as Bonner drives by them. There are horsemen in New York who would give one hundred thousand dollars for a pair of horses that would make Bonner take their dust. If Bonner's team is beaten, the owner must do as he does, drive it himself. Of the speed of his horses he is his own judge. He will buy anything that will beat the world. When a horse is presented to him for trial, he appears in full riding costume, with gloves, whip and watch in hand. He does not allow the owner to handle the ribbons.

There is a frank, hearty manliness about Mr. Bonner which binds his friends to him. The eminent men who have written for his paper form attachments to him that death only severs. Mr. Everett conceived a warm and glowing regard for him that was foreign to his cold nature. His manuscript oration on Washington, elegantly bound, he sent as a to-

ken of his personal regard to the editor of the *Ledger*. Mr. Bonner's office is a curiosity. It is a workshop, plainly furnished. His table is loaded with letters, manuscripts, and documents. His office is adorned with likenesses of his prominent contributors and his celebrated horses. Horseshoes, and the paraphernalia of fast driving, lie around. He has made the horse his study for years, and has a better knowledge of a horse's foot than any surgeon in the world. Mr. Bonner is in the prime of life. He is short,thick-set, and compactly built. His hair is sandy, his complexion florid, his forehead high and intellectul,his eye piercing, and his whole manner frank, genial, and buoyant. He does nothing for show. He lives comfortably, but without ostentation, in a plain brick house. His wagons are in the usual style, made substantially. His country seat, at Morrisania, is elegant and commodious, about which there is no tinsel or dash. He is a fine specimen of what good principles, excellent physical culture, perseverance, and industry can do for a man.

In his style of living, Mr. Bonner is as simple and unostentatious as can well be conceived. He lives in a plain brick mansion, which he bought many years ago with his first earnings. It is his boast that his horses are as well cared for, and have rooms as airy and comfortable as he assigns to himself. His marble building, known as the Ledger Building, is severely simple, but massive and commodious. His great recreation is with his horses,—not even these interfere with his business. Late in the afternoon, when the day's work is completed, Mr. Bonner starts for his

stables. The team assigned for the afternoon's drive is ready. He decks himself in his road gear, and with the ribbons in his fingers, moves onward through the Park for his daily drive. His coming is awaited by the crowds, who gather around the hotels, and never tire of the matchless speed of Bonner's horses.

Mr. Bonner has been a liberal benefactor to Princeton College, where two of his sons were graduated. He and another New York gentleman, each paying one-half, built the fine gymnasium, costing $40,000, on the college grounds. He is a member of Dr. John Hall's Presbyterian Church, and besides contributing liberally to erect the splendid edifice on Fifth Avenue, he drew his check for $100,000 to pay the final debt of the church.

CHAPTER XXXIX.

THE ONLY BARNUM.

SKETCH OF THE MAN WHO HAS IN HIS TIME BOTH HUMBUGGED AND AMUSED THE WORLD—HIS EARLY CAREER—THE THEORY OF SUCCESS—UNHAPPY REVERSES—SOME PERSONAL INCIDENTS.

FEW men in America are as widely known as Phineas Taylor Barnum, the prince of showmen. Were the President of the United States and Mr. Barnum, to walk arm-in-arm down Broadway, not one person in a thousand would recognize the President, but it is safe to say that at least one-half of the people on the street would know Mr. Barnum and take a second glance at him in passing. He has been a public character for fifty years, and while residing out of New York at the present time, in the beautiful little city of Bridgeport, Conn., he retains many interests here in the real estate as well as amusement lines, and comes down to town almost every business day in the year. Apart from his record as an amusement caterer, he is also prominent as a temperance apostle, having talked against rum in a majority of the cities of the country. Strange to relate, despite his pronounced temperance tactics and habits he owns the property corner of Houston

and Crosby streets, and rents the same to the notorious Harry Hill. While a resident of New York, Mr. Barnum lived among the millionaires, in a costly brown stone house on Fifth Avenue, corner of Thirty-ninth street, and is a millionaire himself. He has retired from the details of active life, though he has the controlling interest in more than one public amusement. He has made and lost several fortunes, but in the evening of his life he is in possession of wealth, which he expends with great liberality and a genial hospitality.

He was born in Bethel, Connecticut, the birthplace of a legion of showmen, and was trained in a village tavern kept by his father. He had a hopeful, buoyant disposition, and was distinguished by his irrepressible love of fun. At the age of thirteen he began life for himself, and married when he was nineteen. As editor of the *Herald of Freedom* he obtained a world-wide notoriety. The sheet was distinguished for its pith and vigor. Owing to some sharp comments on officials, Mr. Barnum was incarcerated in jail, as his friends thought, unjustly. On the day of his liberation his friends assembled in great force, with carriages, bands of music and banners, and escorted him in triumph to his home.

MR. BARNUM AS A PUBLIC CATERER.

Mr. Barnum's first appearance as an exhibitor was in connection with an old negress named Joyce Heth, the alleged nurse of George Washington. His next attempt was to obtain possession of Scudder's American Museum. Barnum had not five dollars in the

world. He did not pay one dollar down. The concern was little better than a corpse ready for burial. Yet he bound himself by terms fearfully stringent, and met all the conditions as they matured. He secured the person of Charles S. Stratton, the celebrated dwarf, known as General Tom Thumb, and exhibited him with astounding success. He secured the services of Jenny Lind, binding himself to pay her a thousand dollars per night for a hundred and fifty nights, assuming all expenses of every kind. The contract proved an immense pecuniary success. From the days of Joyce Heth to the present time Mr. Barnum has always had some specialty connected with his shows, which the world pronounces humbugs, and Mr. Barnum does not deny that they are so. Among these are the Woolly Horse, the Buffalo Hunt, the Ploughing Elephant, the Fiji Mermaid, the What-Is-It, and the Gorilla. But Mr. Barnum claims, that while these special features may not be all that the public expect, every visitor to his exhibition gets the worth of his money ten times over; that his million curiosities and monstrosities, giants and dwarfs, his menagerie and dramatic entertainments, present a diversified and immense amount of amusement that cannot be secured anywhere else. A large-sized baboon was at one time on exhibition at his Museum. It was advertised as a living gorilla, the only specimen ever brought to this country. Mr. Barnum's agents succeeded in hoodwinking the press to such a degree that the respectable dailies described the ferocity of this formidable gorilla, whose rage was represented to be so intense, and his strength so

fearful, that he came near tearing the persons in pieces who had brought him from the ship to the Museum. Barnum had not seen the animal, and when he read the account in the *Post* he was very much excited, and wrote immediately to his men to be very careful that no one was harmed. The baboon was about as ferocious as a small-sized kitten. The story did its work, and crowds came to see the wonderful beast. Among others a professor came from the Smithsonian Institute. He examined the animal, and then desired to see Mr. Barnum. He informed the proprietor that he had read the wonderful accounts of the gorilla, and had come to see him. "He is a very fine specimen of a baboon," said the professor, "but he is no gorilla." "What's the reason that he is not a gorilla?" said Barnum. The professor replied, that gorillas had no tail. "I know," said the showman, "that ordinary gorillas have no tails, but mine has, and that makes the specimen more remarkable." The audacity of the reply completely overwhelmed the professor, and he retired without a word, leaving Mr. Barnum in possession of the field.

THE THEORY OF SUCCESS.

Mr. Barnum's rule has been to give all who patronize him the worth of their money, without being particular as to the means by which he attracts the crowd to his exhibition. He justifies his little deceit in securing the visitor a greater amount of pleasure than he bargained for. Thus Warren sent an agent to Egypt to write on the Pyramids, in huge letters, "Buy Warren's Blacking." He knew the whole

world would be indignant, but they would buy his blacking. When Genin, the hatter, gave two hundred and twenty-five dollars for the Jenny Lind ticket, all the world knew that Genin sold hats in New York. Barnum offered the Atlantic Cable Company five thousand dollars for the privilege of sending the first twenty words over to his Museum. The notoriety would have been worth more than that sum. Leonard Gossling came out as Mons. Gossling, with French blacking. He drove a fine carriage through New York, drawn by a splendid span of blood bays, with "Gossling's Blacking" emblazoned in gold letters on it. Gossling drove the team, attended by a band of music. Jim Crow Rice introduced the blacking into Bowery Theatre, and was paid for singing an original blacking ditty. As Warren's blacking was good, as Genin's hats were first-class, and Gossling's blacking an excellent article, and they never befooled the public to its injury, no harm was done. On this principle Mr. Barnum has catered to public amusement for over fifty years. He has gotten up baby-shows, poultry-shows, and dog-shows. He has ransacked creation for curiosities, and all the world has contributed to the novelty and value of his Museum.

It has not been all sunshine with Mr. Barnum. His imposing villa at Bridgeport was burned to the ground. Anxious to built up East Bridgeport, he became responsible to a manufacturing company, and his fortune was swept away in an hour. The citizens of Bridgeport, without distinction of party or sect, assembled and expressed their sympathy with Mr. Barnum in his great embarrassment, and in "his ir-

retrievable ruin," as they thought. But with wonderful sagacity he relieved himself. As a business man he has singular executive force and great capacity, and would have been successful in anything he undertook.

Mr. Barnum has held many positions of trust and honor. He was elected president of the Crystal Palace Exhibition in 1854. He was appointed by the governor of Connecticut State Commissioner to the Grand Exposition at Paris. He was elected to represent the town of Bridgeport in the legislature of Connecticut in 1865 and 1866, and later on became its mayor. He was defeated for Congress in 1867, owing to the reaction which commenced in Northern States in regard to negro suffrage. He was an influential speaker while a member of the legislature, being always distinguished for his practical good sense and sparkling wit. He received a telegram one day while he was speaking, announcing that the Museum was on fire, and that nothing probably would be saved. He laid the telegram on the desk and finished his speech. He went to New York the next day, and found the Museum a pile of black, smouldering ruins. All that was left was the lease of the land, having eleven years to run. This lease was sold to James Gordon Bennett for two hundred thousand dollars, cash.

FAILURE AND SUCCESS.

Men who regard Mr. Barnum as a charlatan; who attribute his success to what he calls "humbug," "clap-trap," "exaggerated pictures," and "puffing ad-

vertisements;" who undertake to imitate him in these questionable performances, will find that the secret of his success does not lie in that direction. A wealthy man, after repeated reverses, he is. Whether he would not have been as rich without the "claptrap," whether the titles "humbug" and the "prince of humbugs," which were first applied to him by himself as a part of his stock in trade, have not damaged beyond redemption his social status, are questions which I will not stop here to argue. But under all the eccentricity, jugglery and tomfoolery, there was a business intelligence, tact, energy, indomitable perseverance, shrewdness and industry, without which all his humbugging would have been exerted in vain. From distributing "Sear's Bible" he became lessee of the Vauxhall saloon; thence a writer of advertisements for an amphitheatre, at four dollars a week; then negotiating, without a dollar, for the Museum, giving the proprietor what he asked, a piece of unencumbered land, as security, a mere morass, kept in the family because it was worthless, and nobody would buy it; outwitting a corporation who intended to outwit him on the purchase of the Museum over his head; exhibiting a manufactured mermaid, which he had bought of a Boston showman; palming off Tom Thumb as eleven years of age, when he was but five; showing his woolly horse, and exhibiting his wild buffaloes at Hoboken; —these, and other smart things that Barnum did, are well known to the public. But there are things which the public do not know. Barnum was thoroughly honest, and he kept his business engage-

ments to the letter. He cheated the proprietor of the Museum in the matter of security. The impression he left about "Ivy Island" was, that it was a valuable farm in Connecticut, while it was a mere bog. On it he could not have raised five dollars in the New York market, where its value was known. But without that deception he would have lost the Museum, he argues. He kept his business engagement to the letter, as he intended to do, so his deception did not harm. Once in the Museum, he taxed every energy to the utmost to secure success. He adopted the most rigid economy Finding a hearty coadjutor in his wife, he put his family on a short allowance, and shared himself in the economy of the household. Six hundred dollars a year he allowed for the expenses of his family, and his wife resolutely resolved to reduce that sum to four hundred dollars. Six months after the purchase of the Museum the owner came into the ticket office at noon. Barnum was eating his frugal dinner, which was spread before him. "Is this the way you eat your dinner?" the proprietor inquired. Barnum said, "I have not eaten a warm dinner since I bought the Museum except on the Sabbath, and I intend never to eat another on a week day until I am out of debt." "Ah, you are safe, and will pay for the Museum before the year is out," replied the owner. In less than a year the Museum was paid for out of the profits of the establishment.

Barnum deceived in regard to the age of Tom Thumb, but his performances were genuine. The mermaid was a cheat, but the show at the Museum presented

more for the money than any exhibition in the country. During the whole of his career, Barnum has exhibited a conscientiousness that borders closely on high religious principle. His extravagances were the mere froth of the bottle; the article beneath the foaming cover was genuine and stout. He believed in advertising, but knew well enough that it was money thrown away if he had not something to show. He staked everything he had in the world on his contract with Jenny Lind. He based his expectation of success, not on her voice simply, nor on her reputation as an artist, but her character for extraordinary benevolence and generosity,—these he knew would captivate the American public.

To say that he failed, and lost several fortunes, is only to say that he was human. His confidence in the clock company was extraordinary. It grew out of the impulses of his generous and confiding nature, and his desire to aid his friends in building up a part of Bridgeport, and make the town prosperous. But the manner in which he relieved himself from these obligations and retrieved his fortune, exhibits the pluck, shrewdness, and business ability of the man. That he was shamefully and wickedly defrauded no one has any question. He did not owe a dollar of personal debt, and he resolved not to pay the clock notes. He considered any strategy fair to elude their payments, and free himself from the pecuniary obligation they imposed. He put all his property out of his hands; sold his Museum—over the left; came to New York, and commenced "keeping boarders." He lived from hand to mouth; was arrested continually

on suits, and brought up before the judges for examination, all which were duly chronicled in the paper. Clock notes were at a discount. It was said that Barnum had gone under so deep that he never would recover. The paper on which his name was placed was considered fit for the waste basket or the stove. The notes were bought for a song and cancelled. When the last clock note was paid Barnum was himself again.

To relieve a friend, he went into court and offered himself as bail for the sum of five thousand dollars. It was a libel suit. Three of them were pending, and in all of them Mr. Barnum offered himself as security. The lawyer, desiring to imprison the defendant, was both vexed and impertinent. He put the showman through a course of examination. "Mr. Barnum, are you worth fifteen thousand dollars?" "I am," was the reply. "I desire a list of your property before you are accepted as further security," the lawyer said. So Barnum began to call off the articles of property that he valued at fifteen thousand dollars, requesting the lawyer to keep an accurate inventory. "One preserved elephant, one thousand dollars; one stuffed monkey-skin, and two gander-skins, good as new—fifteen dollars for the lot." Starting to his feet in indignation, the lawyer cried out, "Mr. Barnum, what are you doing?" "I am giving you an inventory of my Museum. It contains only fifty-thousand different articles, which I intend to call off, and which I wish you to take down." The limb of the law appealed to the court. Judge Ulshoeffer decided that if the lawyer was unwilling to take Mr. Bar-

num's affidavit to his responsibility he must go on with the catalogue. The lawyer decided to take him for bail without a further bill of particulars.

There are no better rules for business success than those laid down by Mr. Barnum, which have guided his own course. Among them are these: "Select the kind of business suited to your inclination and temperament; let your pledged word ever be sacred; whatever you do, do with all your might; use no description of intoxicating drinks; let hope predominate, but do not be visionary; pursue one thing at a time, bnt do not scatter your powers; engage proper assistance; advertise your business; live within your income, if you almost starve; depend upon yourself, and not upon others."

CHAPTER XL.

JAMES FISK, JR.

THE ARCHITECT OF HIS OWN FORTUNE — SETS UP FOR HIMSELF — MR. FISK AS A BUSINESS MAN — THE OPERA HOUSE—THE SEPTEMBER PANIC—RUN ON THE TENTH NATIONAL BANK—MURDERED BY STOKES.

NOT more than once in a half a century does a man appear upon the surface with the characteristics that marked Mr. Fisk. He had no compeer in his gigantic schemes, his bold, multitudinous, and successful operations, in the executive ability, and the success that at one time attended his movements. He was influential in Wall street, and more feared and courted than any other. Vanderbilt alone surpassed him in railroad movements. Some of his financial speculations astounded the age and shook the continent like an earthquake. When he came to the surface, and persons asked where he came from, and where he would end; for, like Alexander, his ambition was to be unbounded.

Like most men of mark in Wall street Mr. Fisk's beginnings were small. They were quite as honorable as were those in trade, in speculation, and in the professions who speak of Mr. Fisk as a peddler. The same charge was brought against John Jacob Astor. He certainly was a trader in a very small way when he laid the foundation of his gigantic fortune. Van-

derbilt has not been taunted as a poor boy trying to earn an honest living by sculling passengers from Staten Island to New York. The perpetuation of those days in the bronze testimonial that surmounts the Mammoth Depot at St. John's Park, shows that the Commodore was rather proud of his exploits. One of the most successful Presidents of a New York bank came to the city as a poor lad, went into a store and asked, "Do you want a boy in your store, sir?" The merchant was rather struck with the lad, and said, "What can you do?" "I can do anything that an honest boy ought to do." "Take these boots down stairs and black them, then," said the merchant. He soon returned with the boots polished. The merchant was gratified with the promptness of the boy and said, "You have done the job very well." "Yes sir," was the response, "my mother told me to do everything that I did well." Both the merchant and the then poor lad are residing in New York. Webster boasted that the first money he ever had he earned by working on a farm, and invested it in a pocket handkerchief, on which was printed the Constitution of the United States. There was too much poverty in his father's household to indulge him in the luxury of a candle. By the light of a pine-knot, which blazed on the hearth, he committed that immortal instrument to memory. Mr. Fisk shared the honor in common with many eminent men in this country by working his way through great difficulties by tact, industry, and indomitable perseverance, to the place he held among the financiers of the day.

SETS UP FOR HIMSELF.

Mr. Fisk was near thirty-five years of age. He was born in a small town in Vermont, near Brattleboro. His attention was early called to the want of taste displayed by country dealers in the selection of their goods. It occurred to him that a large business might be created by selecting with taste and judgment goods that were salable outside the great marts of trade. Beginning in a small way, his business grew on his hands. He met the exigency in the same style that he ran the Erie road, and handled millions at the same Stock Board. He secured himself a wagon of great beauty, and attached to it four horses, that for spirit and equipage could not be excelled. With this team, loaded with goods, he traveled from point to point, creating great excitement wherever he went. His goods were selected with such taste and judgment, he was so square in his dealings, reasonable in his trade, and so energetic and enthusiastic, that his own sanguine expectations were more than realized. He was prompt in his engagements and payments, and showed such tact and energy as to arrest the attention of leading merchants in New York and Boston. He was offered the position of salesman in the house of Jordan, Marsh & Co., in the latter city. He entered upon his duties with industry, and soon placed himself at the head of the establishment as the best salesman in or out of the store. It was but a short time before he was admitted to a partnership. His executive ability and far-sightedness found here a fitting field for their operation. On

the breaking out of the war he secured several large government contracts and brought to his house the specialty in woolen goods which have given it so much celebrity. He secured all the mills that could be obtained in New England, and set them running. While others were croaking over the country and expecting universal ruin, Mr. Fisk was laying the foundation for an extensive business and a colossal fortune. He purchased a patent in connection with the woolen manufacture that has proven immensely valuable. His possession was contested. It was thrown into court, and he followed the case from court to court, and from district to district, at immense cost, and beat his opponents at each point. In 1868 he became a member of the Erie Board of Directors. On the retirement of the then President, Mr. Jay Gould became President of the road, and Mr. Fisk Comptroller.

MR. FISK AS A BUSINESS MAN.

Mr. Fisk appeared in Wall street as an assistant of Daniel Drew. He was noted for the sharp, decisive, energetic manner in which he performed his work. To transact Mr. Drew's stock business would have been quite enough for an ordinary man, but Mr. Fisk was not satisfied with this labor. He made himself master of the Narragansett Steamship Company. This company had two boats which cost three millions. After losing a great deal of money the company failed. In one year after he took possession Mr. Fisk changed the entire aspect of things, made it a paying line and the most popular route in the

world. He could have run twenty steamboat companies as well as one. He had a systematic mode of doing business. Under him every department had a head which was made responsible for all that pertains to it. Every day reports were made of the exact working of every department, and by having a bureau of management he was able to carry on many gigantic enterprises at the same time. His own work was done up daily before he left the office. Every account was audited, every bill was considered, every letter answered. The desk was cleared for the next day's work, if he had to remain till morning.

He was Vice President of the Erie Road as well as Comptroller. He found the road in the worst possible condition. The stations were dilapidated, the road-bed out of repair, the rails broken and ruinous. The locomotives worn out, were behind the times, and insufficient for the work. The cars were a reproach, and all the equipments out of order. A change was immediately introduced. From $8,000 to $10,000 were expended on each locomotive, and he put 320 of them on the road. Palace cars were introduced, and by the purchase of the Atlantic and Great Western Railway passengers were carried from New York to St. Louis without change of cars. The road-bed was put in complete repair. Six hundred tons of steel rail were laid down, and connecting lines and feeders opened on all the route. Docks were built, and a new ferry, connecting Jersey City with New York. Station houses were erected, and the whole line put in complete working order. The great ambition of Mr. Fisk was to place Erie stock at par and

have it pay a dividend. He purchased a coal mine, which supplied the entire road with coal at a saving of a hundred per cent. A valuable mine of bituminous coal, which was burned on the road, yielded 500 tons of coal a day. Two rolling mills were kept constantly in use rolling rails for the Erie road. Believing expresses to be a monopoly that the road should enjoy, he inaugurated thirteen express companies, under the direction of the road, which did a most successful business. He placed first-class boats, built to run on the Sound, to convey passengers to Long Branch during the summer. These boats were fitted up with all the comfort and elegance of a hotel. Parties could be accommodated with rooms for the day, and with a restaurant, comprising all the luxuries of the season. A pavilion, 600 feet long, was erected at the Branch for the temporary accommodation of visitors. He handled these gigantic and varied enterprises with all the ease with which he drove his team in Central Park.

PERSONAL TRAITS.

There are few men in the country that possessed the executive ability that marked Mr. Fisk's operations. He was methodical in his business, and was far-seeing, quick in forming his conclusions and taking his position. He came to his office at 9½ in the morning with the promptness of a patrolman on his beat. He took off his coat and was prepared for his day's work. There were sixteen apartments in the Central Office, and by the side of his chair were sixteen telegraph wires, so that he could call any person into his presence whom he wished to see. Telegraphic

communication with every station on the Erie road was made complete. Jersey City and Wall street were also connected with the Erie Office. Letters were read the first thing in the morning and answers dictated. It was no uncommon thing for Mr. Fisk to dictate three letters at one time. The Treasurer was then called in, and by the aid of the telegraph the financial arrangements were made for the day. He required all reports from every employee of the Road to be made to him in writing. If a messenger was sent to Jersey City on an unimportant matter, he must report in writing. He examined and paid all the bills of the department. He found a systematic course of thieving on the road; this he broke up, and dismissed all employees engaged in it. Several parties have returned to the Road from $1,000 to $5,000 fraudulently obtained. Mr. Fisk remained in his office till five at night. He left and returned at seven. Letters and telegrams were placed before him received at the latest minute, which he examined. A half an hour usually sufficed. If the business was not done in that time, he remained until it was completed. He carried a small memorandum in his pocket, in which he noted in the morning the things to be attended to. After the desk had been swept and the business concluded, he examined this memorandum, lest something should have been forgotten. His room was guarded by ushers. He had two or three confidential employees with him constantly. All who sought his presence had admission to the anteroom. Here a card was sent in, with the name and business of the caller. If it was a general matter he

did not see the visitor, but sent him to the special department where the business belonged. If the visitor wished an interview, one of his private clerks ascertained the nature of the business. These interviews generally were very short when parties were admitted. The rushing tide of business, clerks coming in from every direction, inquiries made, orders given, answers dictated, calls on Mr. Fisk from every direction, told the visitor to be brief. If this did not suffice, Mr. Fisk had a way of gathering up his papers and calling the attention of employees to unfinished matters. He was popular with all who approached him. There was an enthusiasm about him that was sympathetic. A man of few words, he was courteous and affable, and would receive the captain of a coal barge with as much kindness as he would the president of a bank. He was very witty, and had fine spirits, and when he had overcome an opponent, his constant quotation was, "He has gone where the woodbine twineth." As Comptroller, he had to audit all the accounts and examine all the items, before a bill was paid. His memory was very wonderful, and he would detect in an instant any improper charge or an item once paid. He was very social and genial; but he allowed no familiarity, even with his most intimate friends, in the business of his office. Relatives, and his most intimate associates, must do the duty required of them, or leave.

The charities of Mr. Fisk were very large, for he was liberal and large hearted. He did not give in-

discriminately. He heard of a poor man in his neighborhood who had been injured, and whose family were in want. By the hands of a clerk he sent a liberal sum, and gave orders that a weekly allowance should be paid till the man was able to resume his work. He tested his employees, and was not afraid to give them a handsome gratuity when they evidently tried to serve the company. He was a very fast friend, and did not forget the companions of his humbler days. For those who tried to wrong him, defraud him, or circumvent him, he had no mercy. He was abstemious in his habits. When it was known that he had been elected Colonel of the Ninth Regiment, his enthusiasm and liberality were so conspicuous that three colonels of different regiments offered to resign in his favor if he would accept the positions they held. He had the talent of surrounding himself by able men, and of infusing his own spirit into them. In the multitude of lawsuits in which he was involved after his connection with the Erie, he made himself in each case master of the situation. One of the leading lawyers of the city pronounced Mr. Fisk the ablest man of the age. In every instance where his suggestions were carried out, he was successful. Genial, jovial, eminently social in his tendencies, he was a martinet in his office. He paid for the best talent, and required to be well served. In his official relations to men he bore himself as Frederick the Great did to his boon companions when the death of his father was announced to him.—"No more fooling, I am Emperor."

THE OPERA HOUSE.

The Erie road outgrew its down town offices. The management wanted all departments under one roof. Mr. Fisk was satisfied that the railroad business would be carried on in the upper part of the city. Pike's Opera House arrested his attention. Far up town now, it would soon be the center of trade. Nearly all the offices and clerks of the road lived up town. The telegraph would connect the managing office with every part of the road. Jersey City and the station at Twenty-third street were brought near together by the new ferry. Mr. Fisk bought the opera house—he bought it as an investment. The Erie Company were his tenants. The great halls and vestibules were fitted up in fine style for offices; the plan was drawn by Mr Fisk, and a more elegant suite of offices do not exist in the city. The whole business of the road is under one roof. The offices are fitted up in sumptuous style, and are in complete order. The ceilings are exquisitely painted, and comfort and elegance abound. The employees are furnished with a dinner in the headquarters, and no one leaves till the day's work is complete. The theatre in the opera house was run by Mr. Fisk, at a profit of $1,000 a night.

THE SEPTEMBER PANIC.

In Wall street, Mr. Fisk's name will ever be associated with the gold panic of the 24th of September, 1869, which I have described elsewhere. If he was not the originator, he was the boldest of the operators, or conspirators, as they are called on the street.

The history of that dark day will never probably be fairly written. The combination, having locked up greenbacks, tightened the money market to the very verge of universal ruin, controlling over two hundred millions in gold, the clique were ready for the attack. Parties were sent to the Gold room to raise the price. Amid the wildest excitement, gold reached 160. Three classes were engaged in the work. One class, regular brokers, who really believed their employers would take the gold and make good their contracts. Some were tools, who only did the bidding of their masters. A third class were men without repute, without honor, without principle, without money. This class kept up the clamor of bidding 160, when gold was selling at 145. They said they were doing the will of their masters. What portion of gold could be sold as it was going down, the clique threw off of their hands. Honest men met their contracts and were ruined. The principal actors in the transaction denied that they knew the buyers, or ordered the purchases. When the buyers were sought for, they were not to be found, or they had failed. Men without a dollar at their back, bought millions on millions of gold on Thursday and Friday during the panic. They had not money enough to buy a load of coal, yet they had ability, as the agents of others, to cripple one-half the Board of Brokers, to stagger the banks, carry down some of the oldest and heaviest houses, and ruin hundreds of thousands. Parties in this matter kept their contracts when it was to their interest to do so, and repudiated them when against them. The whole

street reeled. Few bankrupts were reported, for everybody was involved. Private settlements were made, compromises effected, and the matter healed as best it might be. The brokers, whose headquarters were the center of the clique, and who were supposed to be the main agents of the panic, dictated their own terms of settlement. Parties were glad to settle anyhow. They took what they could get. A few were paid in full. Others received a small percentage, and were glad to get that.

RUN ON THE TENTH NATIONAL BANK.

Mr. Fisk's connection with this bank, and his supposed control over its funds, led to one of the most extraordinary runs on the bank that has been known for a quarter of a century. The bank was known to be the favorite depository of leading speculators. The house referred to above, as being the center of the clique who run up gold, had large deposits in the bank. The men charged with conspiring to produce the panic, had become largely interested in the stock of the bank, and as every one supposed, would control its funds for purposes of speculation. Mr. Dickinson, President of the Bank, kept his place at the head of the institution, to protect the interests of depositors and stock holders who were not in the ring. The bank opened at the usual time, ten o'clock. All sorts of rumors were in circulation the day and night before, in regard to the management, the solvency, and the funds of the bank. The doors were hardly opened before the banking room was crowded. It was evident that the excited crowd were anxious to

draw money out of the bank. Checks were certified and were immediately presented for payment. The building on the outside was besieged by a great crowd of persons unable to get in. As customer after customer came out with his hands full of greenbacks, anxious inquiries were made as to the look of things inside. The loans of the bank were on call chiefly, and were immediately called in. Greenbacks were piled upon the counter like a hay stack. Every check was paid as presented, and no questions asked. At three o'clock the doors of the bank could have been lawfully closed till the next day. But the bank held on its way, paying check after check, till the last customer presented his voucher at half after five. Mr. Dickinson then went to the door. He looked on the crowd numbering five hundred persons—on the sidewalk, in the street, on the railing, in the side-street, everywhere. He announced that the bank had continued business from three until half after five, paying every check that was presented, and ready to pay more. He invited any of the crowd who wished their money to come in and get it. A few accepted the invitation. The great mass when they found they could get their money, did not want it, and walked away. During the panic the bank paid 70 per cent. on all its indebtedness in greenbacks. The heroism and financial skill of the president and officers of the bank saved the city from general disaster. Had the Tenth National yielded, there would have been a run on every bank in the city the next day, and the consequences would have been fearful. The promptness with which the bank met all the calls made upon it,

like the bugle-call to panic-stricken troops, recalled confidence, and restored quiet to the street.

During the excitement, one or two incidents occurred rather interesting. A stranger pressed his way through the crowd, reached the door of the president, and asked for that officer. Mr. Dickinson announced himself as the party sought for. The stranger hailed from St. Louis. He said he had heard of the panic, and came down to see it. As a general thing, he did not think much of panics. He believed they originated in ignorance, and had seldom a good foundation. He took from his pocket a roll of bills amounting to $40,000, and offered them to the bank to meet the crisis, if the sum would do any good. Mr. Dickinson declined the courteous offer, grateful for the expression of confidence.

When the run was at its height, a customer came in, well known to the president, and nervously inquired how matters stood. "All square," said the frank and hearty president. "I have $40,000 in your bank, all the money I own in the world. I drew a check this morning intending to draw it out. I know you are in trouble, and I do not want to increase it. If you say it is all right, I will let the money stay, for I have great confidence in you." He received the assurance, and went his way. Later in the day, he appeared again at the bank, and said: "Mr. President, $8,000 of that money on deposit is trust money; $32,000 is mine. If you will allow me to draw out that trust money, for I never should forgive myself, if that were lost, I will let my own remain in the bank." This was done. The next day he brought

back the $8,000 and deposited it in the bank. A large number of others who had yielded to the panic wished to re-open accounts, but they were refused, the president stating that he did not wish to go through that excitement a second time.

Mr. Callender, the Bank Examiner, said there was not a bank in the city sounder than the Tenth National, and scarcely three that could have stood the sudden run made upon it, and come out with such honor.

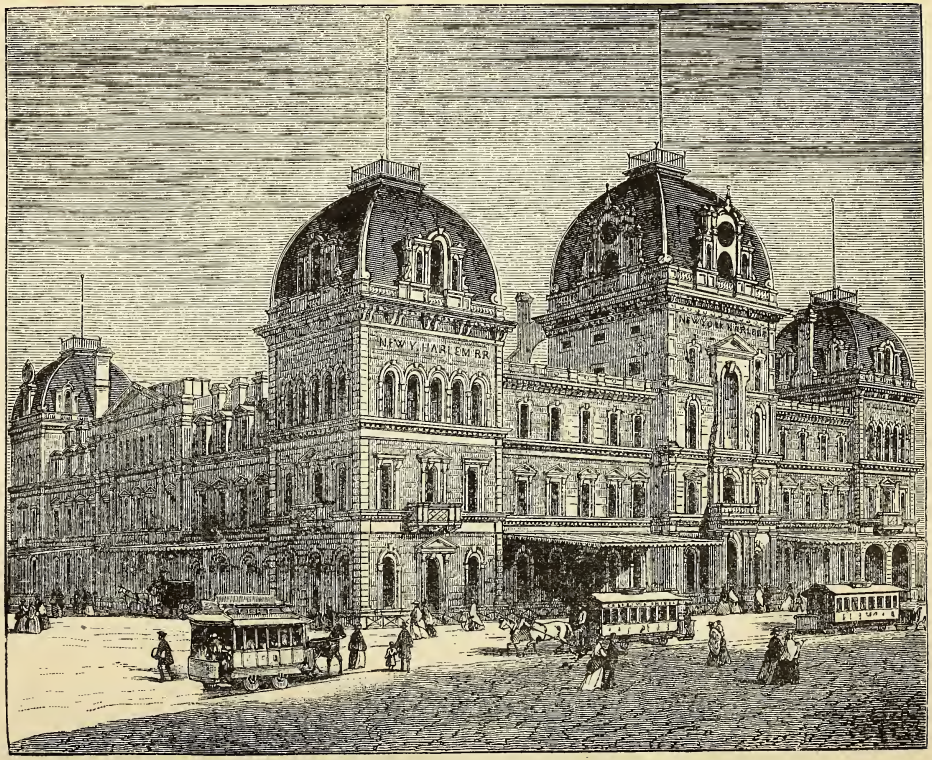
THE END OF FISK.

Not content with railway and steamboat management, military honors, Wall street speculations, innumerable lawsuits, and other costly luxuries, Mr. Fisk essayed to become a famous theatrical manager, and so, in addition to the Opera House, he purchased and ran the Fifth Avenue Theatre. As a theatrical manager he became acquainted and infatuated with an actress of small ability, but very good-looking, named Helen Josephine Mansfield, who speedily brought about his ruin. After lavishing large sums of money upon this woman, he unfortunately introduced to her one of his friends, Edward S. Stokes, with whom Fisk had had some business operations. Stokes was a fine looking young fellow of thirty, and the fickle Helen soon transferred her affections and attentions from Fisk to Stokes. The pair then began to attempt to fleece Fisk, though Stokes claimed to have been swindled out of $200,000 by Fisk, and brought, and lost, a suit to recover it. Then Fisk charged Stokes with fraud and had him locked up.

Stokes next sued Fisk for false imprisonment, and for nearly two years fought Fisk in the courts, expending nearly $38,000 on lawyers. Stokes endeavored to procure the publication of Fisk's love letters to Mansfield, but was enjoined by the court, and a rumor that Fisk intended to proceed against him for blackmailing prompted him, no doubt, to remove so dangerous an antagonist. On the afternoon of Saturday, January 6, 1872, he found Fisk at the Grand Central Hotel, and without a word of warning fired three shots at him, one of which, striking in the abdomen, proved fatal, and Fisk died the next day.

The excitement in the city and throughout the country was intense. Stokes was promptly arrested, speedily tried, and summarily convicted of murder in the first degree, and sentenced to be hanged. But bills of exceptions, and money without stint, which seems to have been furnished to Stokes to pay lawyers, brought two more trials, and after nearly two years' residence in the Tombs, Stokes was sentenced to four years' imprisonment in Sing Sing, and passed the time there, excepting the last three months, when he was transferred to Auburn. He claimed to have spent nearly $300,000 on lawyers and for "privileges" during his imprisonment. He came out a grey-haired, prematurely old man, and after a happy hit in oil, purchased an interest in the Hoffman House and started the finest bar-room in the world. The miserable Mansfield fled to Paris, where she soon expended her ill-gotten gains and lived in great wretchedness. The tragic "taking-off" of Fisk made him a hero even in his death. His en-

tire regiment accompanied his remains to Brattleboro', Vt., where he was born and where he was buried. For weeks the newspapers were filled with the swindles and scandals of his later life in New York, but there were thousands who had been benefited by him who remembered his many kind and charitable deeds. Altogether he was one of the most remarkable men of the time. With little education, he had great talent, misdirected talent, which ought to have made him prominent in almost any position in life. The *post mortem* revealed that his brain weighed fifty-eight ounces, the average weight being only forty-three ounces. With his death, his supposed great private fortune seems to have melted away, though his widow, who resided in Boston, secured something handsome from the wreck.



Grand Central Depot---Forty-second Street and Fourth Avenue

CHAPTER XLI.

COMMODORE VANDERBILT.

VANDERBILT AND COLLINS — THE HUDSON RIVER RAILROAD — VANDERBILT'S REVENGE—VANDERBILT IN HIS OFFICE—PERSONAL INCIDENTS —RAILROAD SLAUGHTER—PERSONAL—VANDERBILT AND HIS HORSES.

CORNELIUS VANDERBILT was born on Staten Island. He started life a penniless boy, with a strong arm and resolute heart. The bronze memorial of the great station house in St. John's Park contains no prouder souvenir of the Commodore than that portion which represents him as a resolute lad, pushing his ferry-boat from the beach of Staten Island rowing his passengers to New York, and collecting his first earnings from his patrons. He began life poor, but with his first freight he adopted the cash principle, on which he later on transacted his gigantic business. In his heaviest transaction he paid cash for everything. With eighty-millions at his command he could purchase a controlling interest in any road or stock he pleased. He gave his name to the great stocks of the exchange. If he wished a rise he bought up all that was offered; if he wished to break the market he had only to throw his stocks on it and the work was done. He was admitted to be a man of surpassing

executive ability, one of the boldest and most successful operators in the country. He took Harlem when it was a stench in the public nostrils and made it a road of value.

VANDERBILT AND COLLINS.

The Commodore's word was as good as his bond when it was fairly given. He was equally exact in fulfilling his threats. He thought himself wronged in the Schuyler frauds—he took a vow that he would be paid one hundred cents on the dollar. He pursued his purpose for years with the instinct of an Indian. He attained his end at the last. He built a fine ocean steamship. Collins' line was then in its glory. Collins was subsidized, haughty and imperious. One of the steamers of his line was disabled. Vanderbilt wanted to try his hand at carrying the mails. He visited Collins and made an offer to put his ship, all ready, in the place of the disabled steamship. He would charge Collins nothing for the use, and would take the vessel off as soon as Collins' steamer was ready. The owner of the line was afraid if Mr. Vanderbilt got in at all it would be difficult to get him out. He treated the Commodore very cavalierly, peremptorily declined the proposal, and turned to his business. Vanderbilt looked at him from head to foot and then told Collins that the time would come when he would be very glad to come to him and beg for assistance. With Vanderbilt, to resolve was to do. Personally, and through his friends, he immediately assailed Congress on the subsidy—he offered to carry the mail without a bonus and at a cheap rate.

He pursued his purpose till he drove the Collins' line from the ocean as he said he would. Vanderbilt became the great king of Wall street and Collins was nowhere.

THE HUDSON RIVER RAILROAD.

The attempt to make anything out of the poor, forsaken and miserable Harlem Railroad, excited laughter on the street. The Hudson River Railroad was the pet railroad of the board. It was a genteel affair, and run by the snobby financiers of the State. Mr. Sloan was president, and a very aristocratic president he was. Vanderbilt was not as well known on the street as he was afterward. His enterprise ruled by his energy, a daring steamboat captain, blowing steamboats up on the North River, and ruining lines on the Sound by his sharp opposition, colliding with Collins, and threatening the New Haven road, were about all the street knew of Vanderbilt or cared to know. He appeared before Mr. Sloan in his office at the Hudson road station. Sloan was supercilious and snubbed his visitor. Vanderbilt informed the president that he would soon be his master. He obtained a controlling interest, put himself at the head of the road, gave the working oar to his son as vice president; put his two sons-in-law on the board; made his broker one of the directors, and swept the concern from New York to Albany. To make the work complete, he put into his tin box a controlling interest in the roads tributary to the Central, and then laid his hands on that great artery and brought all the roads under one depot at Albany. At eighty years of age he was the sharpest business man in the city. His

investment in the St. John's Park for a station brought two millions of value to the Hudson River Railroad. On Forty-second street, in New York, he built a great depot covering acres. The Hudson, the Harlem, the Central, and the great lines of the West, and the New York and New Haven were thus brought under one roof.

VANDERBILT'S REVENGE.

Vanderbilt was never once "thrown" after he commenced his stock speculations. When he first appeared on the street, stock men treated him with no consideration or fairness. Before he could get a foothold, he had to submit to galling indignities. He was obliged to bring his stock into the street and have it locked up under the charge of other parties. Combinations and conspiracies were formed to slaughter him. In every case his gain was a decided victory, and he slaughtered his enemies. Those who called him sharp, shrewd, unscrupulous in carrying his points, admitted he was fair, true, and reliable when men treated him well, and never turned his back on his friends. He made fortunes for more persons than any other man in Wall street.

During the war, a man that had held a subordinate position for many years under him, was called into the office one morning and the Commodore told him that one of his steamers was ready for sea. She was fitted up for carrying passengers between the points at the South occupied by the army. Vanderbilt told his employé that he might take that vessel and run it. He would charge him nothing but the

actual cost. It was an opportunity to make a fortune which seldom occurs. The proposal staggered the man, and he went home to consult his wife. The next morning he met the Commodore and declined the proposal. He had been a clerk many years, and had lived comfortably on his little salary, and his wife did not like the idea of his assuming so heavy a responsibility. The Commodore looked at him, and in the doric language he was accustomed to use when excited said, "You're a —— fool, go and sweep the front office."

It was charged that Vanderbilt was very arbitrary, and rode rough shod over small men; that he was imperious, autocratic, and deranged the market when he pleased. But the street forgot how they treated Vanderbilt when he first came to the surface as a financier; how they snubbed him; how rudely they treated him, and what indignities they heaped upon him, and how, even afterward, as far as they dared, men conspired against him. Dog will not eat dog they say, but bull will eat bull, and bear will eat bear in Wall street. Clique will devour clique, and conspirators will form new combinations to destroy their associates. As an illustration:

A large house in the street were carrying with Vanderbilt a great quantity of stocks. The house attempted to play a little sharp practice on Vanderbilt. He instantly threw the whole of his Lake Shore property on the market which carried the house down, creating a failure disastrous and humiliating in the extreme. A man who can ride down town in the morning, visit a dozen banks and say to each, I

shall want some money in a week or two, how much can I have?—here are my securities. I will take it now, I don't know when I shall want it, and in this way lock up ten or twenty millions, is not to be trifled with by ordinary men.

VANDERBILT IN HIS OFFICE.

From nine to eleven the Commodore was in his up-town office; at one, in his down-town office. Between these hours he visited the Harlem and Hudson River stations. When nearly eighty years of age, he was as erect as a warrior. He was tall, very slim, genteel in his make-up, with a fine presence, hair white as the driven snow, and came up to one's idea of a fine merchant of the olden time. He was one of the shrewdest merchants, prompt and decided. In one of the down-town mansions, where the aristocracy used to reside, he had his place of business. He drove down through Broadway in his buggy drawn by his favorite horse, celebrated for his white feet, one of the fleetest in the city, which no money could buy. His office consisted of a single room, quite large, well furnished, and adorned with pictures of favorite steamboats, ferry boats, and ocean steamers. The entrance to the office was through a narrow hall-way, which was made an outer room for his confidential clerk. He saw personally all who called, rising to greet the comer, and seldom sitting till the business was done and the visitor gone. But for this he would have been bored to death. His long connection with steamboats and shipping brought to him men from all parts of the world who had patents,

inventions, and improvements, and who wished his indorsement. If a man had anything to sell, he settled the contract in a very few words. The visitor addressed the Commodore, saying: "I have a stock of goods for sale; what will you give?" A half dozen sharp inquiries were made, and a price named. The seller would demur, announcing that such a price would ruin him. "I don't want your goods. What did you come here for if you did not want to sell? If you can get more for your goods, go and get it." Not a moment of time was wasted, not a cent more offered; and if the man left with the hope of getting a better price, and returned to take the first offer, he did not, probably, sell the goods at all.

PERSONAL INCIDENTS.

Mr. Vanderbilt lived in a down-town location. It was once very fashionable. It was near the New York University; a very large but very plain brick mansion; a good type of the dwellings of the millionaires of the old school, before the jaunty freestone houses, with their florid painting and gaudy trimmings, came into vogue. Everything about it was solid, substantial, comfortable. But there was no North River steamboat about the fitting up. His stables were in his yard. They were unrivaled for convenience and comfort. He had also a small trotting course, around which he drove in rainy weather, when his horses were exercised and their speed exhibited. He rose early, took a plain breakfast, and then spent an hour in his stables, after which he went to his office. What he called *business* consisted in

riding. Every afternoon he was seen at Central Park, and on the road where fast nags are put to their mettle. His great passion was for horse flesh. He handled his own team, and was the best driver, except Bonner, in the state. He had the fastest team in the state till Bonner's Flatbush Maid and her companion distanced all competitors. The Commodore swept the horizon after that for a fast team. He kept a standing offer of ten thousand dollars for one of the required speed. He would give twenty thousand dollars to own the leading team of the city. He was a most daring driver; and to see him on the road with his flying steeds, passing everything, distancing everything, cool, erect, and skillful, one would hardly suppose he was eighty years of age. Once upon a time he invited a friend to ride with him. He proposed to cross Harlem railroad. An express train was in sight. In spite of remonstrance, he gave the well-known word, and his steeds started with the fleetness of deers. The wheels had scarcely left the track when whiz went the locomotive by as on the wings of the wind, lifting the hats of Vanderbilt and his friend by the current which it created. "There is not another man in New York that could do that!" the Commodore said. "And you will never do it again with me in your wagon!" the friend replied.

RAILROAD SLAUGHTER.

Turning from steamboats, Mr. Vanderbilt became interested in railroads. So great was his success, that he controlled the stock market when he would.

An attempt was made to break him down by cornering the stock. He wanted to consolidate the Harlem railroad with the Hudson. Enough of the legislature was supposed to have been secured to carry the measure. The parties who had agreed to pass the bill intended to play foul. Besides this, they thought they would indulge in a little railroad speculation. They sold Harlem, to be delivered at a future day right and left. These men let their friends into the secret, and allowed them to speculate. Clear on to Chicago there was hardly a railroad man who was not selling Harlem short. The expected consolidation ran the stock up. The failure of the project would, of course, run it down. A few days before the vote was taken, some friends called upon Commodore Vanderbilt, and gave him proof that a conspiracy existed to ruin him, if possible, in this matter of consolidation. He took all the funds he could command, and, with the aid of his friends, bought all the Harlem stock that could be found, and locked it up in his safe. True to the report, the bill was rejected. The men who had pledged themselves for it openly and unblushingly voted against it. They waited anxiously for the next morning, when they expected their fortune would be made by the fall of Harlem. But it did not fall. To the surprise of everybody the first day it remained stationary. Then it began to rise steadily, to the consternation and terror of speculators. There was no stock to be had at any price. Men were ruined on the right hand and on the left. Fortunes were swept away, and the cries of the wounded were heard all up and down the Central

road. An eminent railroad man near Albany, worth quite a pretty fortune, who confidently expected to make fifty thousand dollars by the operation, became penniless. One of the sharpest and most successful operators in New York lost over two hundred thousand dollars, which he refused to pay, on the ground of conspiracy. His name was immediately stricken from the Stock Board, which brought him to his senses. He subsequently settled. Thousands were ruined. But Vanderbilt made money enough out of this attempt to ruin him, to pay for all the stock he owned in the Harlem Road.

When he first got possession of the Harlem, there was a strong feeling of hostility against him manifested by the Hudson River Road. The Commodore was snubbed by the aristocracy that controlled the Hudson. It was a great political machine, ruled by a ring. He told the managers to be civil, or he would make them trouble. The managers laughed at the idea. The first thing they knew, at one of their annual meetings, was that Samuel Sloane, the old president, was turned out, and Tobin, Vanderbilt's right hand man, put in his place. From that hour to this a Vanderbilt has controlled both the Hudson and Harlem Roads. Tobin soon became unmindful of the power that made him. He refused to obey the dictation of his chief, and, confident of his position, set up for himself. He was soon removed, and Mr. Vanderbilt's son, William H., was put in his place.

PERSONALS.

For years Vanderbilt and Drew moved together.

If money was wanted for any operation, Drew furnished one-half, Vanderbilt the other. Parties who obtained the assistance of Drew in any operation were sure to get Vanderbilt,—partly because these heavy operators moved in harmony, partly to keep watch of each other. Drew broke with Vanderbilt, and tried a little financiering of his own to the damage of the Commodore. Vanderbilt instantly went into the street, tied everything up, produced a panic, and made his enemies suffer by hundreds of thousands. Often he was involved in terrible struggles in Wall street, from a simple desire to serve his friends. When once in a battle, he never gave up. In the great war with the Erie railroad, he knew nothing and cared nothing about the issue of stock, or any other controversy that was going on. He had no part in the legal proceedings which were instituted against Mr. Drew. He did not own a share of stock in Erie; he did not like the manner the road was conducted, and he wanted nothing to do with it. "Should I take my two roads—Hudson and Harlem," said the Commodore, "into the street and transact business as Erie is transacted, I could ruin every small broker on the street, create a panic every week, ruin thousands financially, and destroy all confidence in railroads as an investment." He found his friends involved, and resolved to help them. A man who would be willing to hazard millions to help his friends from going under, is not seen every day. He went to one of the largest banks and said to the president who was tightening the market, "Here, take this," placing a large sum of money in his hands, "let out your money, let the boys have it."

VANDERBILT AND HIS HORSES.

His flowing hair, snow white; the ample white cravat of the olden time, plain black dress, erect air, a clerical build, gave Vanderbilt the appearance of a university professor. His voice was musical, and when he was not excited he was very taking in his conversation. Short, sharp and emphatic in his utterances, he was well informed in public and commercial affairs. To see the Commodore well one must gain his confidence, and go with him to his stables. His love of horses was so great that almost any one was his friend who had the same taste. Morissey presented Vanderbilt with a very fine horse. Vanderbilt accepted the gift, and made the prize-fighter and gambler a millionaire and a member of Congress. A clergyman accustomed to ride on the road of a pleasant afternoon, was a great admirer of Vanderbilt's favorite horse, the Mountain Maid. The clergyman was so enthusiastic in his praise of the horse that Vanderbilt presented the animal to him. No one estimated the horse at less than ten thousand dollars. At Saratoga the Commodore was an early riser—his letters of business came at night, and were regularly opened the first thing in the morning. Breakfast finished, his answers were given. A line here, an order there, a sentence in another letter, consumed about an hour. He kept about him confidential friends—they were all horse men, or lovers of horses. The answers to letters being dictated, and the work of the morning done consuming about an hour, it was the custom of the Commodore to say, "now for business," which meant that the parties were to adjourn to the stables, look

at the horses, perhaps harness up and take a drive. His stable was in the old style; his horses were kept in the basement, quite warm, but dark. He was a hard driver, and pushed his teams as he pushed his business. He drove a double team, and sometimes used five horses a day. His favorite horse Postboy, with his dainty white feet and white face, which he used oftener and drove harder than any horse he owned, was in his possession ten years.

THE VANDERBILT PROPERTY.

The old Commodore did not notoriously lessen his wealth by giving it away, but he did two generous acts—when at the outbreak of the war he gave the steamship Vanderbilt, which cost $800,000, to the government; and again, when, at the instance of his second wife, he devoted $700,000 to the foundation of the Vanderbilt University, in Nashville, Tenn. His will also left $50,000 to the Church of the Strangers, in New York. During his steamship career, which he abandoned in 1864, his entire property amounted to $40,000,000. He was at that time largely interested in the New York & New Haven railroad, and owned the whole of the Harlem road. Soon afterward he secured a controlling interest in Hudson River & New York Central railroads, and consolidated them. This route, connected with the Lake Shore & Michigan Southern, represents a capital of nearly $150,000,000, of which one-half belonged to Vanderbilt and his family. When he died January 4, 1877, his property was estimated at $75,000,000 to $100,000,000. Excepting $15,000,000, bequeathed to his wife, chil-

dren, and grandchildren, the whole of this immense property was left to his eldest son, William H. Vanderbilt. This led to a protracted contest of the will, resulting finally in a compromise, with which the contestants were satisfied. William H. Vanderbilt was "a chip of the old block," capable, from long training and experience, to conduct, control, and direct the great railway enterprises managed by his father, and in his hands the Vanderbilt property was largely increased. He also took up the Elevated Roads, and was largely interested in them at the time of his death, which occurred in the autumn of 1885.

CHAPTER XLII.

STEWART, THE PRINCELY MERCHANT.

THE DOWNTOWN STORE—EARLY CAREER—SENSATIONAL ADVERTISING—HOW STEWART DID BUSINESS — STEWART AT HIS WORK — RUNNING THE GAUNTLET—THE AUTOCRAT—A NAPOLEON IN TRADE—SHREWD INVESTMENTS—PERSONAL OF STEWART—UPTOWN STORE — THE MILLIONAIRE'S DEATH—STEWART'S PROJECTS.

FEW men had more to do with Wall street, or were more affected by its operations, than Alexander T. Stewart. He had his own style of doing things, and "cornered" goods, sold "short," "loaded the market," "bought long," and carried on trade in the Wall street style. He began on the lowest round of the ladder in business. He started with a fixed resolution of being the first merchant in the land. Steadily, patiently, persistently, he pursued the end he had in view. Few merchants in New York commenced business in as humble a style. His rules of trade were peculiar. From them he never departed. He always gave special attention to small traders—the buyers of needles, pins, thimbles, and tape. The custom of the humbler classes was especially sought. In the lower orders he had unbounded confidence. When he attended personally to his own sales, he treated the small buyers with special consideration. They were attended to first—prices were made reasonable that they might return and bring

friends with tnem. All such customers were sure of getting a good article and carrying home the exact thing they bought. Mr. Stewart said that wholesale customers would buy where they could buy the best. To secure their custom a merchant had only to undersell his neighbors. A case of goods opened and exhibited with the price was all that was necessary; but whoever secured the retail trade of New York secured a fortune, and it must be attended to.

THE DOWN TOWN STORE.

To the few friends who enjoyed his personal confidence, Mr. Stewart told the trials he endured in connection with the opening of his store on Chambers street. He was then comparatively unknown. The mercantile community, and sensible men generally, looked upon his investment as an insane act. He paid an enormous price for the lots, and the outlay would eventually swamp him. Putting so much capital into his store and building it of white marble would shake his credit. A man doing business in such an extravagant style could expect little from the street. Then the building was on the wrong side of Broadway, and customers would not cross the street to trade with any one. The opening was announced. The day before, Mr. Stewart rode to his home in Bleeker street in the stage. No one knew him, and he had the benefit of the general talk. The opening of the marble palace, as it was called, the next day, was the theme of general remark. Some were friendly to him, and some were not. All concurred that the store was on the wrong side of the street. Custom

was out of the question. The huge pile would be known as Stewart's folly—"It will hurt him," said one—"to-morrow will fetch him," said another. "I am sorry for him," said a third. "Fool and his money," etc., remarked a fourth. Mr. Stewart sat silently anxious in a corner of the stage and said nothing.

The arrangements for the opening were completed with that system which ever marked Stewart's business arrangements from the start. His clerks were put in full dress. Those who had not decent suits were furnished by the master of the situation. He would draw customers across the street, he said, if he hired twenty-five negroes in livery, to carry them over in sedan chairs. Early in the morning of the opening day, Stewart arose and drew up the shades. The morning was dark, the whole aspect of things gloomy and forbidding, and the rain sullenly and steadily fell from the clouds. Stewart drew down the curtains, went to another part of the room and had a hearty cry over the prospect—a remedy he often resorted to in trouble. He dressed, resolved to meet the occasion like a man. Ready for his breakfast, as he was about to descend he thought he would take one peep more at the weather. To his surprise and joy the rain had ceased, the clouds were breaking in every direction, and the prospect of a magnificent day opened before him. He accepted it as an augury of success. In a genial sunshine he reached his store. Crowds surged round the building, waiting for admission. The people rushed in and filled it, as water let in from the main, fills the reservoir.

EARLY CAREER.

Mr. Stewart was born in the north of Ireland. In the little town of Lisburn a few miles from Belfast, Stewart, with Bonner, Agnew, the Brown brothers, and other distinguished New Yorkers, first saw the light of day. To two pious Scotch women he owed his education. He was designed for the ministry, and amid the turmoil and labor of his immense trade, he found opportunity to read his favorite classics. If not in the ministry, he anticipated the calling of a teacher as his profession. He set up store in a small room nearly opposite the present down-town establishment. His shop was a little affair, only twelve feet front. It was separated from its neighbor by a thin partition, through which all conversation could be heard. The store stood on what is now known as 262 Broadway. He tended shop from fourteen to eighteen hours a day. He was his own errand boy, porter, bookkeeper, and salesman. He kept house in the humblest style. He lived over his store; and for a time one room served as kitchen, bed-room, and parlor. His bed was hidden from view, being enclosed within a chest or bureau. As Mr. Stewart attended to the store, so Mrs. Stewart attended to the work of the house. The increase of business demanded assistants. These he boarded, and to accommodate them more room was required. So he added to his single room. He afterwards kept house in chambers on Hudson street, his income not warranting the taking of a whole house. His style of living was very plain in his furniture and table. Hardly a

laborer among us to day would live as plainly as Mr. Stewart lived when he began his public career. But Mr. Stewart always lived within his income, whatever that income was.

SENSATIONAL ADVERTISING.

Mr. Stewart began business when merchants relied upon themselves. It was not easy to obtain credit. Banks were few and cautious. Bankruptcy was regarded as a disgrace and a crime. Traders made money out of their customers, and not out of their creditors. To an accident, which would have swamped most men, Stewart was indebted for his peculiar style of business and his colossal fortune. While doing business in his little store, a note became due, which he was unable to pay. A shopkeeper, with a miscellaneous stock of goods, not very valuable, in a store twelve feet front, had little to hope from the banks. His friends were short. He resolved not to be dishonored. He met the crisis boldly. His indomitable will, shrewdness, and energy came out. He resolved not only to protect his note, but protect himself from being again in such a position. He marked every article in his store down below the wholesale price. He flooded the city with hand-bills, originating the selling-off-at-cost style of advertising. He threw his hand-bills by thousands into the houses, basements, stores, steamboats, and hotels of the city. He told his story to the public; what he had, and what he proposed to sell. He promised them not only bargains, but that every article would be found just what it was guaranteed to be. He took

New York by storm. He created a furore among housekeepers. The little shop was crowded with suspicious and half-believing persons in search of bargains. Mr. Stewart presided in person. He said but little, offered his goods, and took the cash. To all attempts to beat him down, he quietly pointed to the plainly-written price on each package. He had hardly time to eat or sleep. His name became a household word on every lip. Persons bought the goods, went home, and examined them. They found not only that they had not been cheated, but had really got bargains. They spread the news from house to house. Excited New York filled Mr. Stewart's shop, and crowded the pavement in front. Long before the time named in the handbill for stopping the sale, the whole store was cleaned out, and every article sold for cash. The troublesome note was paid, and a handsome balance left over. Mr. Stewart resolved to purchase no more on credit. The market was dull, cash scarce, and he was enabled to fill up his store with a choice stock of goods at a small price. In that little shanty on Broadway he laid the solid foundation of that colossal fortune which towered to the height of seventy millions.

HOW STEWART DID BUSINESS.

Though Stewart sold goods on credit, as do other merchants, he bought solely for cash. If he took a note, instead of getting it discounted in a bank, he threw it into a safe, and let it mature. It did not enter into his business, and the non-payment of it did not disturb him. He selected the style of car-

pet he wanted, bought every yard made by the manufacturer, and paid the cash. He monopolized high-priced laces, silks, costly goods, furs, and gloves, and compelled the fashionable world to buy. Whether he sold a first-rate or fourth-rate article, the customer got what he bargained for. A lady on a journey, who passes a couple of days in the city, can find every article that she wants for her wardrobe at a reasonable price. She could have the goods made up in any style, and sent to her hotel at a given hour, for the opera, a ball, or for travel. Mr. Stewart would take a contract for the complete outfit of a steamship or steamboat, like the Europa or the St. John, furnish the carpets, mirrors, chandeliers, china, silver ware, cutlery, mattresses, linen, blankets, napkins, with every article needed, in any style demanded. He defied competition. He bought from the manufactories at the lowest cash price. He presented the original bills, charging only a small commission. The parties had no trouble, the articles were of the first class, they saved from ten to twenty per cent., and the small commission paid Stewart handsomely. He furnished hotels and churches in the same manner. He could supply the army and navy as easily as he could fit out a steamship.

STEWART AT HIS WORK.

He attended personally to his own business. His office was a small room in his down town store. No merchant in New York spent as many hours at his business as Mr. Stewart. He was down early, and remained late. Men who went through Broadway

during the small hours of the night could see the light burning brightly from the working room of the marble palace. He remained till the day's work was closed, and everything was squared up. He knew what was in the store, and not a package escaped his eye. He sold readily without consulting book, invoice or salesman. He had partners, but they were partners only in the profits. He could buy and sell as he would. He held the absolute management of the concern in his own hands. His office was on the second story, and separated from the sales room by a glass partition which goes half way to the ceiling. Here he was usually to be found. Else he was walking about the store, with a quiet tread, as if his foot was clothed with velvet,—up stairs and down stairs, all around, with a keen, quick, vigilant eye, searching in all places and all departments, taking in everybody and everything as he passed.

RUNNING THE GAUNTLET.

It was difficult to gain access to the princely merchant. Any man who had run the gauntlet once was not fond of repeating the experiment. On entering the main door, a gentleman stood guard, who said, "What is your business, sir?" You reply, "I wish to see Mr. Stewart." "Mr. Stewart is busy; what do you want?" "I wish to see him personally, on private business." "Mr. Stewart has no private business. You cannot see him unless you tell me what you want." If the guard was satisfied, you were allowed to go up stairs. Here you were met by sentinel No. 2,—a large, full-faced, bland-looking gentleman,—

who was Mr. Stewart's confidential agent, though at one time one of the judges of our courts. He examined and cross-examined you. If he could not stave you off, he disappeared into the office, and reported the case to his chief. Probably Mr. Stewart peered at you through the plate glass. If he did not consider you of consequence enough to invite you in, he turned away, shrugging his shoulders, and sent a snappish refusal by the guard. If otherwise, you entered, and faced the lion in his den. His whole manner was hard and repulsive. He was of the average height, slim, with a decided Hibernian face; sandy hair, nearly red; sharp, cold, avaricious features; a clear, cold eye; a face furrowed with thought, care and success; a voice harsh and unfriendly in its most mellow tones. He could easily be taken for his bookkeeper or porter. He met you with the air of a man who was impatient from interruption; who wished you to say your say and be gone. He lived wholly by himself. His wife bore him no children; he had probably not a bosom friend in the world. Some men find their pleasure in dress, in dissipation, in drinking, in amusements, in travel, in parties, theatres, operas. Stewart found his in hard work. Business was his idol, his pleasure, his profit. He reveled in it. Approaching his eightieth year, he was as indomitable, persevering, and enterprising as when he commenced trade.

AN AUTOCRAT.

He was a hard master, and his store was ruled by despotic law. His rules were inexorable, and must

be obeyed. His store was regarded as the hospital for decayed merchants. Nearly every prominent man in his wholesale store has been in business for himself, and failed. All the better for Mr. Stewart. Such a man has a circle of acquaintances, and can influence trade. If he failed without dishonor, he was sure of a position in Mr. Stewart's store. No factory was run with more exactness. No package entered or left the store without a ticket. On one occasion Mr. Stewart himself left directions to have a shawl sent up to his house, which Mrs. Stewart was to wear at a soirée. He forgot to place a ticket upon the package, and to the imperious law of the store the shawl had to yield. He regarded his employees as cogs in the complicated machinery of his establishment. A New York fireman is quite as tender of his machine. The men were numbered and timed. There was a penalty attached to all delinquencies. It took all a man could earn for the first month or so to pay his fines. He was fined if he exceeded the few minutes allotted to dinner. He was fined if he ate on the premises. He was fined if he sat during business hours. He was fined if he came late or departed early. He was fined if he misdirected a bundle. He was fined if he mistook a street or number. He was fined if he miscounted money, or gave the wrong change.

A NAPOLEON IN TRADE.

He invariably kept in advance of the age. During the last twenty years he ruined himself, in the estimation of his friends, a hundred times. He

bought the site for his down-town store against their most earnest expostulations. It was too far up town. It was on the shilling side of Broadway. No man could do a successful business there. The price paid was exorbitant. The proposed mammoth store would be the laughing-stock of the age, and would be known as "Stewart's Folly." As usual, he relied on his own judgment. He believed the investment to be a good one. He told his friends that it would be the center of trade; that on the dollar side or on the shilling side of the street he intended to create a business that would compel New York and all the region round to trade with him. He was not a liberal man, but his donations to public objects were princely. Tax-gatherers, national, state, and county, say that no man paid his assessments more fairly or more cheerfully. If he was hard, he was just. He kept his contracts, paid what was nominated in the bond, and no more.

SHREWD INVESTMENTS.

He was a shrewd buyer of real estate. He purchased more churches than any man in the city. He bought when the church was crippled, and got a bargain both in price and location. His stable on Amity street was for many years the celebrated Baptist church where Dr. Williams officiated. The Dutch church on Ninth street wanted a purchaser. Several appeals were made to Mr. Stewart. He had bought odd lots in that neighborhood. When the purchase of the church was complete, it was found that he had the lease of the entire block, and on it his mammoth up-

town store now stands. Lafayette Place, once a fashionable locality, was occupied by saloons, restaurants, gambling-houses, and houses for boarding. Governor Morgan had a residence there which he wanted to get rid of. Stewart took compassion on him, and bought the place. Persons wondered what Stewart wanted of that great house, in that out-of-the-way spot. Shortly after, Dr. Osgood's church was for sale, on Broadway. After it had been in the market a long time, Stewart became the purchaser. It was found that the church lot joined the Lafayette Place lot, making a magnificent site, running from street to street, for a huge store.

The leading desire of fashionable New York is to get a double house or a double lot on Fifth avenue. Such accommodations are rare, and fabulous prices are paid for land or dwelling. On the corner of Fifth avenue and Thirty-fourth street stood a famous house, occupying, with the garden, three lots of land. It was built by a successful sarsaparilla man. It was the largest in New York, built of brown stone, as gorgeous and inconvenient as an Eastern pagoda. It cost fabulous sums. It was large enough for a hotel, and showy enough for a prince. It was burnished with gold and silver, and elaborately ornamented with costly paintings. It was the nine days' wonder in the city, and men and women crowded to see it at twenty-five cents a head. The owner failed, and the house passed out of his hands. It became a school, with no success.

One morning the residents of the avenue were astonished to see a staging built up against this famous

pile, reaching to the roof. They were more astonished when they learned that this gorgeous pile was to come down; that its foundations were to be dug up; that a marble palace was to be erected on that site that would make all Shoddydom red with envy; that its furniture, statuary, paintings, and adornments would exceed any house on the continent. Many lessons are taught by the career of Mr. Stewart. It was worth while, on a fine morning, to pause on the Broadway pavement, and watch the small coupé that drove up to the curbstone, drawn by a single horse; to mark the occupant, as with a light tread and a buoyant step he came from the carriage and entered his store. He was an old man, but looked like a young one. He began life penniless, and had rolled up a fortune greater than that ever before collected by any one man. His mercantile career had been an upward one; his whole life a success. He had earned the title he wore. He was the autocrat of New York merchants.

PERSONAL OF STEWART.

Whoever had dealings with this remarkable man found in him several phases of character. He was genial,pleasant,affable,if you wished to trade with him. He was cold,glassy,stern,hard,if you asked him to compromise a debt. Few repeated the experiment of soliciting from him a donation. He prided himself in telling the truth to his customers, and being severely just in trade. He said it had been the annoyance of his life to keep his clerks from telling "white lies,"from palming off second-class goods as first-class. He exacted

of all his employees perfect obedience. To sit in the store during business hours was forbidden. He came suddenly, one morning into the store, and found a salesman in a chair reading a paper. The man was one of his oldest and most successful salesman. There was not a customer present. Everything was ready for the day's work. Mr. Stewart was enraged at this breach of the rules, ordered the man's immediate discharge, would hear no explanation, followed him up to the cashier's office to get his pay, and was angry with the cashier because he was not in his place and threatened to discharge him also. The salesman was perfectly astounded at the treatment. He supposed Mr. Stewart was excited about something and that he would think better of it when he cooled off. He came down to the store the next morning as if nothing had happened. Mr. Stewart ordered him out of the store at once, and the man became so enraged that he knocked him down and knocked out some of his teeth. The affair came into the courts, but was settled by a compromise.

THE UP-TOWN STORE.

A few years ago Mr. Stewart erected on the block bounded by Broadway, Fourth avenue, Ninth and Tenth streets, the five-story iron building for his retail business, at a cost of nearly $2,750,000. Extensive manufactories of ladies' clothing and other goods were carried on, and on the seven floors 2,000 persons were employed. The current expenses of the establishment in wages, salaries, etc., were more than a million dollars a year. The down-town store be-

came a wholesale establishment, but after Mr. Stewart's death the entire business was assembled in the gigantic up-town building. There are several branch concerns in various parts of the world.

THE MILLIONAIRE'S DEATH.

Alexander Turney Stewart died in New York April 10, 1876. At the time of his death his property was estimated at fifty million dollars. The depreciation of real estate in the city since 1873 had much reduced the value of some of his investments. He had no blood relatives, and his will gave the bulk of his property to his wife, who transferred the entire mercantile interests to Judge Henry Hilton, to whom Mr. Stewart also left $1,000,000. With Mr. William Libbey, he carries on the immense business of A. T. Stewart & Co. under that firm name. Mr. Stewart was temporarily buried in the graveyard of St. Mark's church, corner of Ninth street and Second avenue, with the intention of removing the body to the splendid mausoleum then building in the cathedral at Garden City, Long Island. But soon after the funeral the body was stolen from the vault, probably in expectation that an immense reward would be offered for its recovery. But no reward was offered, at least publicly; though every effort was made by the most astute detectives to find the thieves and recover the body. After months of investigation in all directions, the search seems to have been abandoned, and the remains have not been found.

STEWART'S PROJECTS.

Stewart's income was more than $1,000,000 a year,

and his benefactions were liberal. In 1846 he sent a shipload of provisions to starving Ireland. In 1871 he gave $50,000 to the relief of the sufferers by the Chicago fire. At the time of his death he was pushing to completion, at a cost of $1,000,000, the fine structure on Fourth avenue and Thirty-second street, intended as a home for working girls. This plan was carried out by Mrs. Stewart, but was found, after trial, to be impracticable, and the building is now the Park Avenue Hotel, belonging to the Stewart estate, as does the Metropolitan Hotel, on Broadway, and the Grand Union Hotel, at Saratoga. Some years ago, Stewart bought an immense tract at Hempstead Plains, L. I., and began building Garden City, which was intended to afford comfortable homes, for working people and others of small income, at a moderate cost, or reasonable rates of rent. He left a letter, dated March 29, 1873, addressed to Mrs. Stewart, in which he asks her to carry out such plans as he designed for public charities, in event of his failure to complete them. In accordance with this wish, Mrs. Stewart finished, at great cost, the Protestant Episcopal Cathedral at Garden City, and the plans further include high schools for girls and boys, a theological institution, bishop's residence, chapter house, and all the material for a cathedral town. These buildings, with their permanent endowments, will absorb several millions of the great estate. Mrs. Stewart who only died recently was distinguished for her liberal donations to nearly all the deserving public and private charities.

CHAPTER XLIII.

JAY GOULD.

THE MAN WHO HAS MADE MANY MILLIONS BY WATERING STOCKS AND WRECKING RAILROAD AND TELEGRAPH COMPANIES—HIS EARLY CAREER—OPERATIONS WITH FISK—QUESTIONABLE TRANSACTIONS—AN UNENVIABLE RECORD—GOULD ON A TOUR.

THE time has not yet come when Jay Gould's history may be calmly and dispassionately written, nor will it arrive until the modern mephistopheles is cold in death. Then it would be well for the biographer to pause his pen a time in order to let the courts sift and separate the false and the true which will comprise the estate of Jay Gould. No living man is so hated, feared and abhorred by his fellow men as the subject of this article. Were he to be gathered to his fathers to-morrow, Wall street would take a holiday, and the populace would well nigh go mad from excess of sudden joy. If there be one good thing which can be said or written truthfully about Jay Gould, it has been hidden beneath a bushel, for lo! these many astute years.

Born in Green County, N. Y., in 1830, Gould was first a rat-trap peddler, then a surveyor, and later on a tanner. Failing in these lines, he engaged in the leather business with Charles M. Leupp, in Ferry street, New York, and did fairly well for a time.

Then he went to Vermont and developed his wonderful financiering abilities in the railroad line through obtaining the superintendency of the Rutland Railroad. Gould married the daughter of the heaviest stockholder, a man named Miller, who was also largely interested in the Erie Railroad. It was about 1863 that Gould made his first pronounced stir. He went into Wall street with fifty thousand dollars, bought anything and everything that he could figure out a profit in, and speedily became rich.

GOULD AND FISK.

Mere chance, it is said, brought Jay Gould and James Fisk, Jr., together. Fisk desired an ally wholly unprincipled, who could strike out and perform work which he could not degrade himself to do. He watched Gould's course for a little time, and then sent for him. When the men met, each by intuition knew that the other was exactly the man he wanted to be connected with, and they at once combined. They got control of the Erie railroad, manufactured new stock by millions, ran steamboats and ferry boats, bought gold, and were among the foremost in bringing about the terrible disaster of Black Friday. Of course, both minted money, particularly as Gould had the reputation of securing all that was due him, while sometimes repudiating his own engagements. But while Fisk squandered his hundreds of thousands upon wine, women, opera houses, fast horses, and fast living generally, Gould hoarded his winnings, and from $50,000 was soon worth five millions, then ten, and aimed at twenty, perhaps a hundred mill-

ions. Living, and staying most of the time in retirement, in his fine house in Fifth avenue, the telegraph wires connecting his library with the office of his down-town brokers worked without intermission during business hours, and stocks were bought, or sold, or cornered as he directed. A very few years' operations made him prominent among the millionaires of New York.

But Gould, Judas like, betrayed Fisk. When the gold bubble which he and Fisk had together created, was bursting, Gould, it is asserted in Wall street, escaped loss by quietly selling out his millions of gold, and Fisk who had not been let into the deal, purchased the same and was almost ruined. In the course of time, being unable to buy up all the courts, Gould was driven out of the Erie Railroad and compelled to make "restitution" to the Erie Company of six million dollars worth of property. Any other man would either have fled the country or committed suicide in an attempt to escape such great disgrace, but Gould did neither. "With his characteristic shrewdness," says a modern historian, "he managed to make even this humiliation a matter of gain. The transaction was necessarily kept secret until it was concluded; but meanwhile Gould, knowing that the road's enrichment to so large an amount would send the stock up, bought all there was in the market. When the news of the restitution was made public, Erie stock rose rapidly, and Gould sold out at an enormous profit. He is said to have cleared six millions on the transaction."

RAILROADS AND TELEGRAPHS.

Gould's next railroad venture was in Wabash. He purchased worthless Wabash, watered its stock and made enough by the transaction to purchase a few more thousand miles of road. The Gould system now comprises the Wabash Pacific, Iron Mountain, Missouri Pacific, Missouri, Kansas & Texas, and a few minor Texas and Kansas lines. Their worth is only known to himself. Only a few months ago his minor railroad employes who were connected with the Knights of Labor organization, went on a strike for increased wages. Did they win? No, but some of them are still in jail waiting trial upon charges of conspiracy, etc. Gould's chief assistant in putting down the strike was the late H. M. Hoxie, general manager of the Gould railway system. While Gould would cajole Powderly and the Executive Committee of Knights, who visited him in New York and promise them just concessions, Hoxie would arrest the poor devils of strikers out West. Between them they all but crushed the Knights of Labor. Had Hoxie lived he might one day have become a powerful rival to Gould.

Along in 1878–79, Jay Gould concluded that the Western Union Telegraph Company was a great and paying monopoly, and in a business like way he went to work to gobble it up. He started a rival to it, naming the new concern the American Union, Mutual Union or something of the sort—it is quite probable that he had a finger in both concerns, for there were two companies of the above name both of which in

due time fell to Gould's lot. In the matter of a couple of years he succeeded in combining with the Western Union. Immediately following the combine he watered Western Union stock until it increased his hoard at least a couple of dozen millions. To-day Gould practically controls the telegraph of the country, and the cables of the ocean, and his influence with the Associated Press is large. He also controls the New York Elevated Railroads, and owns a palace yacht.

He has scored many narrow escapes from becoming a newspaper man. The untimely death of Horace Greeley, and the building of the extravagantly expensive tall tower building somewhat lessened the profits and depreciated the value of the *Tribune* newspaper. Mr. Whitelaw Reid, the editor who succeeded Greeley, was anxious to purchase a part of the paper, and William Orton, a large shareholder, and President of the Western Union, was willing to sell out. But Reid had no money, at any rate not enough, and Jay Gould is said to have generously come forward and advanced the cash to buy out Orton. In 1880, he also purchased the New York *World* newspaper, which he sold to Joseph Pulitzer. He tried to boom stocks through the financial columns of his papers, but the dear public fought shy of anything and everything which bore the Gould taint, and he was obliged to let journalism alone.

Jay Gould was once assaulted by an angry Wall street man and thrown into a basement. Threats against his life have been frequent. In the fall of 1884, when he was accused of holding back the

presidential election returns of New York State in an endeavor to count Cleveland out, through juggling with the Associated Press and Western Union, a couple of hundred of New York's prominent business men met at the Fifth Avenue Hotel and agreed to lynch Gould. They formed on Twenty-fourth street, and were on the eve of marching up to the Gould mansion and hanging him to the nearest lamp-post, when a cool-headed police sergeant, who was personally known to the would-be lynchers, threw himself at the head of the line, and by earnest appeals prevailed upon the reformers to defer their lynching bee until the next day, at any rate. Advised of this public outbreak, Gould immediately telegraphed congratulations to President-elect Cleveland, the returns were straightened out, and all went well. In personal appearance, Jay Gould is slight and wiry. He is only five and a half feet in stature, and weighs only about one hundred pounds. His dark face, hair, eyes, and long full beard just touched with gray, form a picture once seen never forgotten. He seldom goes into Wall street personally, preferring rather to operate through agents. His exact wealth is unknown. It may reach two hundred millions.

GOULD ON A TOUR.

On first thought it seems almost impossible that Jay Gould has only been a railroad magnate of the first-class little more than half a decade, yet such is the fact. In 1870 he owned only the nucleus of his present southwestern system of railroads, and as the

rival of the Wabash through considerable territory was the Missouri Pacific he felt by no means at ease regarding the ultimate fate of his adventure. Commodore Garrison owned a controlling interest in Missouri Pacific, which was managed by his brother Oliver. Commodore Garrison did not like Mr. Gould, and would not have objected to make Gould's purchase of Wabash a dear bargain. He probably would have done so had it not been for Oliver Garrison. The latter and Ben W. Lewis, Gould's manager of the Wabash, were close friends, and Garrison, as chief executive of the Missouri Pacific, did nothing to injure Gould's property. But when Mr. Lewis called upon Mr. Gould in New York, one day toward the close of 1879, and tendered his resignation on the ground of other interests which claimed his attention, Gould immediately saw breakers ahead and said so. Lewis suggested that he remove the breakers by buying control of the Missouri Pacific. The suggestion was not allowed to get moldy. Gould called upon Oliver Garrison and offered $1,500,000 for the Garrison interest in the road. Garrison was much surprised, and said it would be necessary to consult with the Commodore. He said, however, that $1,500,000 was at least $500,000 too low. When the Commodore heard of Gould's offer he rubbed his hands, laughed, and put the price at $2,800,000. Gould retorted that he could have bought it on the previous day for $2,000,000. The Commodore explained that the difference between yesterday and to-day was $800,000. Gould said nothing and retired. He made another effort the following day. The Commodore

had been thinking. His thoughts cost Mr. Gould $1,000,000 for his price on the third day of the negotiations was $3,800,000. Mr. Gould did not express his thoughts, but his speech demonstrated that he appreciated the danger and expense of delay. He said: "I'll take it," and he did. Thus from a beginning of less than 1,000 miles he secured control of a system of over 5,000, forming the Missouri Pacific, Iron Mountain, and International and Great Northern and their branches into one compact system. The bargain, in comparison with the present value of the property, was as close a one as Mr. Gould ever managed to make, and from the day it was closed he has lost no opportunity of extending his railroad property, which, with the lines that are yet on paper, but are almost certain to be built, is soon likely to embrace at least 6,000 miles of rail.

Although the general manager's office is at St. Louis and none of the Gould roads—for the Wabash is not in the system—run east of the Mississippi, nothing of importance is transacted there without the knowledge and sanction of Mr. Gould. Private wires run from the St. Louis office to the Western Union building, in which is Mr. Gould's private office, where he spends some hours each day sitting at a desk that never ought to have cost more than $25.

He has traveled many times over every mile of his railroads. There is an immensity of interest in such a trip when made for the first time, or even the second or third, but it has been made so often by Mr. Gould that he has thoroughly absorbed all the pleasure to be obtained from it except that which smacks of

dollars and power. His trips occupy about three weeks from the time his special car, the Convoy, leaves St. Louis until it returns to that hot and dusty city of pageants and conventions.

When word is flashed to St. Louis that Mr. Gould is on his way every official on the system packs his head full of information, and there is unwonted activity from Omaha to Galveston, and from Fort Worth to San Antonio. All of the system's executive force was selected either by Mr. Gould or by trusted officials in whom he had implicit faith, and the heads of divisions who work for Jay Gould could not work harder for anybody else, although in some instances their bank accounts do not show it.

Mr. Gould lately was in the southwest on a tour of inspection. On his trips he is always accompanied by Gen. Supt. Kerrigan, a New-Yorker by birth—a southwesterner by education. Physically they are in marked contrast. The cleanly-shaven, fair complexioned superintendent would make two of his employer. In manner they are much alike, though Kerrigan has a spice of bluffness that is lacking in the other. He has the composed, unexcitable manner of Gould to perfection, and is never known, no matter how great the provocation may be, to speak except in a low-pitched tone. He is a walking railroad encyclopedia, and has the topographical features of the southwest—every corner of it—at his fingers' ends. He has been employed on railroads of the system for over thirty years. From his superintendent Mr. Gould obtains such details as the latter gathers from the division superintendents and other

officials, but in making a trip Mr. Gould insists upon stopping at every point included in one of Mr. Kerrigan's regular trips of supervision. He is always accompanied by a stenographer, who is also a typewriter, and the superintendent and heads of divisions follow the same plan.

Upon arriving at a station at which it has been decided to make an inspection, Mr. Gould asks how long a stop will be made. The answer may be "an hour." Mr. Gould looks at his watch. He then accompanies the superintendent on a part of his rounds, listens quietly to his talk with the railroad officials of the place, and having heard all he cares to listen to, wanders around by himself, while the superintendent picks up the information which later he will give to his employer. Mr. Gould manifests no impatience until the hour has been exhausted. But if the engineer is not ready to start on the minute, and all hands are not in their places on the car, he begins to fidget, and is restless until a fresh start is made.

He is a strong advocate of method. The day's work is laid out in the morning, and almost before the train starts in the morning he has settled how many stops can be made during the day and where the night can be spent. He dines and sleeps on board his car from the start to the finish of a three weeks' trip. At night the Convoy is run to the quietest part of the yard, as the owner objects to more noise than he can avoid at night, though he can apparently stand as much as any one else in daylight. His car is always a curiosity along the line, and people come from far and near to look at it as it stands in the

evening in a secluded spot, secure in its loneliness. In some parts of the country through which his roads run he is quite as much of a curiosity in the eyes of the country folk as a circus, and were he to stand on the platform after the manner of James G. Blaine, would attract quite as big a crowd as that gentleman. He is never apparently anxious to achieve notoriety in that way, and is quite as modest in his demeanor while on one of his tours as he is in his office or his Fifth avenue mansion. In the latter, as a few newspaper reporters know, he is more unassuming and far more polite than a majority of his thousand-dollar employes.

Mr. Gould meets some odd as well as prominent people on his trips, and occasionally has a peculiar experience. On his first visit to Galveston, Texas, he discovered that it was on an island. Like a good many others he imagined it was on the mainland. On this occasion a number of citizens had been appointed to do him honor, and he had promised to take up his quarters at a hotel. The committee had neglected to secure carriages for the party, and made a desperate effort, just before the arrival of his car, to repair the omission. This it was unable to do. There was an election at Galveston on that particular day. It was a hot one, both the day and the election, and everything on wheels had been bought up by the contending parties. Twenty dollars was offered for a hack and refused. The committee felt forlorn until Mr. Gould laughed at its dilemma and remarked that he saw no hills he couldn't climb. This is the only joke charged against Mr. Gould by the people who

live on the line of his roads, for the highest point of Galveston is only three feet above the sea level. The inhabitants claim four feet, and denounce as a libel the statement made by people who live inland that tidewater is three feet higher than Galveston.

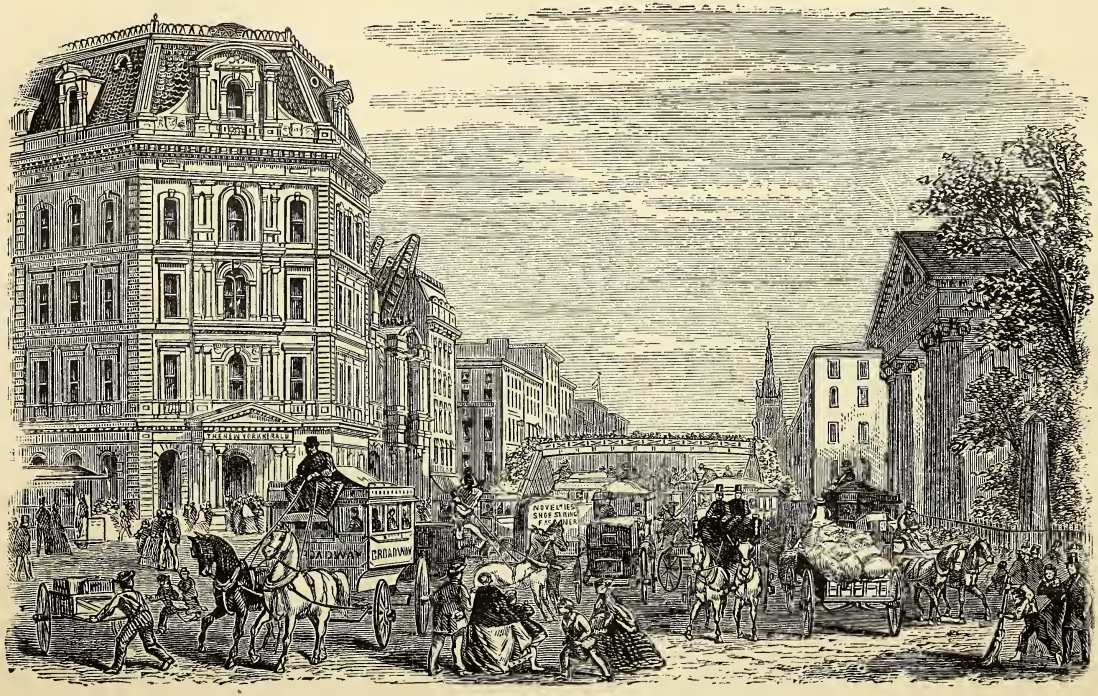
While skimming along over the International and Great Northern, between Houston and Galveston, Mr. Gould can not look on either side of him without looking at land owned by A. A. Talmage, manager of the Wabash railroad. Mr. Talmage owns a tract or ranch—though there are but few cattle on it—of 160,000 acres. For this land Mr. Talmage paid 12½ cents per acre. He would probably refuse to sell it to-day for $6 an acre. If Mr. Talmage owned nothing else beside this ranch he might be considered above want. Mr. Gould owns some land in different parts of the country also, but as a proprietor of the soil he occupies a much lower grade than Manager Talmage. George Gould probably owns as much land —railroad land grants not considered—in the southwest as his father, and is always on the lookout for bargains. These are always to be had at the close of a disastrous agricultural and cattle season. Newcomers in Texas are liable to forget that disastrous years only occur occasionally, and that in three favorable seasons the profits will be large enough to stand one bad season in three. They may hear of all this after they sell out, but the old settler is not offering any information that can only be bought with experience until it is valuable as a mournful reflection..

The Iron Mountain railroad has a station called Malvern. It is forty-four miles south of Little Rock.

As his car pulls into Malvern Mr. Gould sees on a narrow-gauge railroad that also has a station there an engine with a diamond-shaped headlight. The narrow-gauge road runs from Malvern to Hot Springs. Mr. Gould has no interest in it, but he knows it was built and is owned—every spike in it—by a man who received his first start in life from the same man who placed him on his feet. The Hot Springs railroad is owned by "Diamond Joe" Reynolds, who was started in business many years ago by Zadock Pratt, of the town of Prattsville, Greene county, N. Y., when the young man lived in Sullivan county, right across the line of Delaware county, Pennsylvania, where Jay Gould was enabled by Mr. Pratt to tan hides with oak and hemlock bark—not after the fashion of Wall street. Reynolds and Gould were assisted by Mr. Pratt about the same time, Reynolds is not as wealthy to-day as Mr. Gould, but he owns all the money he wants, and Mr. Gould has often said it did not need $50,000,000 to secure contentment. "Diamond Joe" Reynolds is a rich man, and he spends much of his time between Chicgao and Hot Springs. On his first visit to Hot Springs he was compelled to stage it from Malvern. The ride disgusted him as much as the springs delighted him. He found a man who had obtained a charter for a railroad from Malvern to the springs and who had no money. The charter and some money changed hands. Reynolds built the road and owns it, rolling-stock and all. The road is twenty-four miles long. He has made his money in wheat, but not in Sullivan county. After getting a start there he went west and shipped wheat from Wiscon-

sin to Chicago. He shipped it in sacks and marked the sacks with a diamond and inclosed in it the letters "J. O." It was from this circumstance, because the trade-mark became widely known, that he obtained the sobriquet of "Diamond Joe," and not as those who have only heard of him think from a penchant for gems, for Mr. Reynolds is modest as well as rich.

Mr. Gould travels like a rocket when inspecting his roads. In this way he gets a certain amount of exercise, for, as travelers know, a heavy train drawn at the rate of fifty miles an hour will make little fuss in comparison with the antics of a single car tacked to an engine making the same rate. Mr. Gould often travels in the Convoy at a fifty-mile gait, and during such a trip he has been known to change seats—from one side of the car to the other—not of his own volition, but without changing countenance. So long as Supt. Kerrigan keeps his hand off the bell rope Mr. Gould makes no remonstrance, but accepts his shaking without a grumble. He changed engineers on one of his recent trips without knowing it. The engineer had been running slowly for reasons of his own, in spite of numerous pulls at the bell cord. When, however, he discovered that dinner was under way he pulled the throttle open, and the locomotive darted ahead suddenly, as if going through space. The jar cleaned the table like a flash. At the next station the engineer was promoted to a freight train.



HERALD BUILDING, BROADWAY NEAR WALL STREET.

CHAPTER XLIV.

THE METROPOLITAN PRESS.

PRINTING-HOUSE SQUARE—A BRIEF BIT OF HISTORY—HOW MORNING JOURNALS ARE MADE—NIGHT WORK—STEREOTYPES FROM THE FORMS—HOW THE NEWS IS COLLECTED AND DISTRIBUTED—EDITORS AND JOURNALISTS—THE NEW YORK PRESS—BENNETT AND GREELEY—EDITORS OF TO-DAY.

AT midnight, when almost all the upper part of the metropolis is hushed in sleep, a walk down town and across City Hall Park brings one to Printing House Square, where within the brief space of one-eighth of a mile the offices of the leading morning newspapers are concentrated. It is in the very heart of the business center of the city. Here is the postoffice; here the principal surface railways have their starting point for up town; here is the Brooklyn Bridge and the City Hall Station of the Third avenue Elevated Road; close by is old St. Paul's and the Astor House; and here loom up the great buildings of the *Herald*, the *Tribune* with its tall tower, the *Staats-Zeitung* with its magnificent granite fronts on three sides of the block, the *Sun*, the *World*, the *Times*, the *Star* and the *Morning Journal*. A bronze statue of Benjamin Franklin appropriately distinguishes Printing House Square. Here, when almost all the upper part of the city is silent, it is all alight

and active—compositors and presses are busily employed, editors and reporters are putting together, condensing and commenting upon the world's news for the past twenty-four hours; and a little later in the morning, while the editors, reporters, printers, and pressmen are wending their way homeward, express wagons are loading with newspapers for the up-town branch offices and distributing points, bags full are pouring into the postoffice for the morning mails, and an army of newsmen, and boys, and carriers are rushing into the different offices for their supplies to distribute all over the island, in Brooklyn and in Jersey City, to be laid upon thousands of tables with the cloth at breakfast time. So early are the papers printed now-a-days, and such are the facilities of mail and special train transit and distribution, that places and people almost anywhere within a radius of three hundred miles from the City Hall get their morning journals by 8 o'clock. The first papers from the press go to the most distant points, and those last printed are distributed in the city.

A BRIEF BIT OF HISTORY.

The first newspaper in New York was issued October 16, 1725, when William Bradford began the publication of the New York *Gazette.* In 1754 there were two, and in 1776 four journals in the city. *Rivington's Royal Gazette* was continued through the Revolution, till the peace of 1783 drove the British from the city. The *Commercial Advertiser* began in 1797; the *Evening Post* in 1801; the *Sun* started as

a penny paper in 1833; the *Herald*, also at first a penny paper, began in 1835; the *Tribune* was founded by Horace Greeley in 1841; the *Times*, by Henry J. Raymond in 1850; the *World* was started as a semi-religious daily in 1860, but after sinking much money, it was purchased by Manton Marble, who joined with it the old *Courier* and *Enquirer*, and made his journal the leading Democratic daily. In the period comprised within a century, hundreds of journals, daily and weekly, have been started, millions of money have been invested, and after a longer or shorter career, the ventures have proved unsuccessful, the papers have failed, and their very names are almost forgotten. The time has been when a newspaper could be started with a little money, and some of the most successful have begun with a very small capital. Greeley founded the *Tribune* with $1,000, and Bennett had even less when he began the publication of the *Herald;* but now-a-days an immense capital must be actually sunk before a newspaper is fairly on its legs, and hundreds of thousands of dollars must be spent before it can claim to be "established."

How the Morning Journals are Made.

Apart from the mechanical appliances, composition, press-work, sale, mailing, distribution, etc., the work proper required to make a morning newspaper begins at about 10 A. M., and continues till 2 or 3 o'clock next morning. The day's duties begin in the local department, where the city editor makes the assignments which specify what each one of his staff of

reporters is to do, get, gather, and write up. His assignment book has a list of all the appointments and engagements that must be kept, with the name of the special reporter written opposite each, so that he who runs may read, or rather he who reads must run as fast as his legs, street cars, or other conveyance will carry him, and get his report as soon as possible. The reporter is also informed how much space he may occupy in the paper; that is, whether the matter is worth a column or less, or a brief paragraph only. In every office there is a volunteer staff of "outsiders," or specials, who do particular work wanted by the city editor, or who write sketch articles, and who get from $6 to $10 per column for their matter, and often make more money from week to week than do any of the salaried members of the reportorial staff. A city editor receives from $50 to $100 a week; his assistants from $30 to $40; and reporters from $15 to $35, according to their ability and work, and some of the offices employ as many as forty of these local writers and itemizers. The city columns necessitate numerous departments in which regular reporters are employed, and these cover the courts, police courts, public offices, fires, and so on; and there must be a double staff which includes the night city editor, and his assistants and reporters.

The managing editor is at his desk by noon, and first puts himself in communication with the city editor to see what has been done, what is to be done, and how it is provided for. Mail readers are industriously and rapidly going through the vast pile of exchanges which come in at different hours through

the day, clipping this for insertion, or marking that for the attention of the editor-in-chief, or for some of the editorial writers. These last do their work through the day and evening upon topics of their own selection or subjects specially assigned, and two or more of them remain late at night to comment editorially, upon the last received important news. These "brevier writers" are generally accomplished journalists, and their salaries range from $75 to $150 per week. A large amount of editorial writing is also done by "outsiders," who are paid special column rates. During the day news from all quarters comes in and must be arranged, "boiled down" (the newspaper vernacular for condensed), and the day's work cleared up as much as possible before the far busier night hours come on.

NIGHT WORK.

At six o'clock in the evening the night editor arrives, and he and his assistants take charge of the journal. From now till 2 A. M. there is an almost uninterrupted stream of news from all quarters—city news, and telegrams from all over the country, cable news from abroad, and when Congress is in session four or five columns to be managed and manipulated from Washington. The telegrams which come in skeleton, that is all the unimportant or obvious words omitted, must be written out; reports must be condensed; everything must be edited and put in shape; matter must be arranged and displayed with proper heads and introductions, according to importance, and especially every thing must be ruthlessly cut down to

the lowest limits the real value of the matter will permit. When, at last, the paper is ready for the press, the night editor finds, perhaps, that he has sixty columns of matter in type which "must go in," but which, nevertheless, must be reduced to the forty-eight columns capacity of the journal. The editor-in-chief spends very little time in the office; but he is the responsible head for whatever appears in his paper, and day and night editors, in cases of doubt or difficulty, can communicate with him at any moment by the private telegraph or telephone, which extends to the editor's house or club up-town. When the hour for closing arrives, all important matter being in, the night editor with his assistants is ready to "make-up" the paper—that is, direct the arrangement of the matter in the forms or "turtles," and with an hour's sharp work the paper is ready for the press.

STEREOTYPES FROM THE FORMS.

The great morning newspapers are all stereotyped, and the type set is used only in taking proofs and never put on the press. After it is locked up in the forms, it is carefully cleaned and a papier-maché matrix is made. This is done by placing several thicknesses of damp tissue paper over the type, pressing them down so as to take an indented impression; the mould is lifted off and quickly dried by steam; type metal is poured in, and perfect pages of the paper are thus produced to be printed from. The entire operation does not require more than fifteen or twenty minutes. The advantage is not only in saving the wear of type, but much greater rapidity is

secured in issuing the journal, since duplicate impressions can be made, and some papers, like the *Sun* and the *Herald*, print from these plates on four or five presses at once. It may be noticed here, that some of the weekly journals, and some of the monthly periodicals make electrotypes, so that they can print their sheets on six or eight different presses at one time, otherwise, with their immense circulation, it would be impossible for them to print their issues within the time which their needs demand.

How the News is Collected.

Years ago, the leading metropolitan journals cooperated in collecting marine news, and when the telegraph was an established success, the *Journal of Commerce*, *Express*, *Tribune*, *Sun*, *Herald*, and *Courier and Enquirer* combined to form the Associated Press. Absorbing the *Courier and Enquirer* brought in the *World*, and the *Times* was admitted in 1851. The papers form the association, and change of proprietors does not affect a paper's partnership. The association collects news for itself, and divides the expenses of reporting and telegraphing between the papers. Such papers as the *Evening Post* and the *Staats-Zeitung* buy the news, and the association also sells its news to more than five hundred papers published in all parts of the country. The news it collects is sent to all parts of the United States, so that papers in the combination can get it at rates which they are able to pay—the more prosperous papers paying from $500 to $1,000 per week for what costs weekly papers in some parts of the country only

$15 or $20, *i. e.*, for all the important news in a more condensed form.

The Association has agents all over the world. Its dispatches by the Atlantic cables amount to not less than $300 a day, and sometimes are five times as much. All news, foreign or domestic, is sent over the different lines of telegraph, and is "dropped" at all the important places on the various routes, where it is manifolded for the local journals. In the city the manifolds, as fast as they are made, are separated, enveloped, and sent by pneumatic tubes to each office. If any paper of the Association receives special dispatches from any point (excepting Washington, and from Albany during sessions of the legislature) it must send manifolds of the same to the other associated papers to use or not as they please, those using them sharing the cost of reporting and transmission. This enterprise is the perfected result of long years of experience, and in no other way could the news of the whole world be gathered so readily, so rapidly, or so cheaply.

EDITORS AND JOURNALISTS.

The profession of journalism includes some of the foremost men and minds in New York. Any one will recall the long list of names of the dead and living who, as editors or newspaper writers, have been prominent in New York within twenty-five years. Such men as Webb, Bennett, Bryant, Greeley, Goodwin, Raymond, Brooks, Dana, Hurlbert, Hastings, Reid, Bigelow, Ottendorfer, Frederick Hudson, Dr. Ripley, George Alfred Townsend, Joseph Pulitzer, and many more who could be named,

have a world-wide reputation. Journalists, like poets, are "born, not made," and though careful training and long experience will advance men in the profession, yet there are those who have almost at once stepped into prominent positions, while others always remain as reporters, or stay all their lives in subordinate situations. Few men in the city work harder than do the employès in the different departments of the daily papers. No publications are so enterprising as the New York newspapers. They are tireless in their everlasting search for news, and they stop at no cost. The London and Paris journals, in contrast to the New York dailies, are simply apologies for newspapers. Take up the London *Times*, the great "thunderer." It has from this country, under a Philadelphia date line (strange to say, its solitary American correspondent is stationed at Philadelphia), a couple of dozen lines devoted to markets, politics, and general news. On the other hand, there is not a New York paper but what prints from three to a dozen columns of foreign news by cable every day. They have salaried correspondents stationed at the principal news centres of Europe, and representatives in every city in this country. No item of news can escape them. The daily circulation of the New York morning newspapers is something wonderful. Here are some figures carefully compiled and pretty authentic. The *World*, 160,000 copies, reaching 250,000 copies at times on Sundays and extra occasions; the *Herald*, 120,000; the *Sun*, 100,000; the *Morning Journal*, 60,000; the *Staats-Zeitung*, 60,000; the *Times*, 50,000; the *Tribune*, 50,000, and the *Star*,

45,000. In politics they stand as follows: Democratic, the *World*, *Sun* and *Star;* Republican, the *Tribune* and *Times;* Independent, the *Herald* and *Morning Journal.* Their advertising rates per line, ordinary matter, range from thirty cents to two dollars, according to location.

The evening papers are not so enterprising as their morning contemporaries. They are content to plod along in a good old-fashioned manner, with small corps, paying considerable attention to matters of local moment. They are, with daily circulations: The *Evening News*, 110,000 copies; the *Telegram*, 50,000; the *Evening Sun*, 35,000; the *Mail and Express*, 15,000; the *Commercial Advertiser*, 10,000; the *Evening Post*, 10,000; the *Graphic*, 10,000. The *News*, and *Sun* are Democratic, the *Graphic* and *Telegram* Independent, and the remaining three Republican.

Something about the lives of the two men who made New York journalism—James Gordon Bennett and Horace Greeley—and the able editors of to-day, will not prove uninteresting:

JAMES GORDON BENNETT.

It would be folly to attach "Sr." to the name of the subject of this sketch, for he has been dead fifteen years, and the English speaking and reading world knows that the monument he left behind him in the *Herald* is managed by his son who bears his illustrious father's name entire. Mr. Bennett was born in 1795, at New Mill, Keith, in Banffshire, Scotland. He was educated for the ministry, but never fancied that avocation.

It was a sudden impulse that induced Mr. Bennett to embark for this country. He met a companion in the street one day, who informed him that he was going to America. Bennett expressed a desire to see the place where Franklin was born, and resolved to embark with his friend. He sailed on the 6th of April, 1819, and landed at Halifax. At Portland he opened a school as teacher, but it was not of choice that he taught. He soon moved on towards Boston. He was charmed with all he saw in the city and vicinity. He hunted up every memorial of Franklin that could be found. He examined all the relics of the Revolution, and visited the places made memorable in our struggle with Great Britain. But he was poor, and well nigh discouraged. He walked the Common without money, hungry, and without friends. In his darkest hour he found a New York shilling, and from that hour his fortunes began to mend. He obtained a position with Wells and Lilly, in Boston, as proof-reader. Here he displayed his ability as a writer, both in poetry and prose. Mr. Bennett came to New York in 1822. He immediately connected himself with the press, for which he had a decided taste. He was not dainty in his work. He took anything that came along. He was industrious, sober, frugal, of great tact, and displayed marked ability. He soon obtained a position on the Charleston *Courier* as translator of Spanish-American papers. He prepared other articles for the *Courier*, many of which were in verse. His style was sharp, racy, and energetic. On returning to New York he proposed to open a permanent commercial school on Ann street,

near Nassau, and issued his prospectus. The plan was not consummated. But he gave a course of lectures on political economy in the North Dutch Church.

Mr. Bennett, in 1825, became proprietor of the New York *Courier* by purchase. It was a Sunday paper, but was not a success. As a reporter and writer he was connected with several journals.

On the 6th day of May, 1835, the New York *Herald* was issued from No. 20 Wall street. It was a small penny sheet. Mr. Bennett was editor, reporter, and correspondent. He collected city news and wrote the money articles. He resolved to make the financial feature of his paper a marked one. He owed nothing to the Stock Board. If he was poor, he was not in debt. He did not dabble in stocks. He had no interest in the bulls or bears. He did not care whether stocks rose or fell. He could slash into the bankers and stock jobbers as he pleased. He worked hard. He rose early, was temperate and frugal, and seemed to live only for his paper. He was his own compositor and errand boy, collected his own news, mailed his papers, kept his accounts, and thus laid the foundation of that great success that has made his name as familiar on the Thames and Danube as it is on the Hudson.

THE "HERALD" BUILDING.

Opposite the Astor, on the site of the old Museum, stands the marble palace known as the *Herald* building. It is the most complete newspaper establishment in the world. The little, dingy, story-and-a-half

brick building, standing back from the street up a court, and known in London as the "*Times* Printing Office," would not be used for a third-rate American paper. The *Herald* building has two stories below the sidewalk, in which are located two engines of thirty-five horse power each, ready for action at a moment's notice. If one fails, the other will strike off the edition. A dozen huge Hoe presses are used. The first story is the *Herald* office, fitted with the neatness and system of a bank. Every department has a responsible head. On the third floor the paper is edited. It has a force of thirty editors and editorial writers, one hundred reporters, and five hundred men in all. The principal room is the council room. It faces St. Paul's on Broadway. The editorial rooms, and rooms for reporters and writers, occupy the entire floor. A small winding stairway leads from the entrance on Ann street to the editorial rooms. At the top of the stairs a doorman demands your business and your card. The visitor is ushered into a small reception room, occupied almost entirely by an immense round table, files of papers, and a few chairs. If persons cannot sit they can stand. Visitors are seldom allowed in the editorial rooms. The parties whom they call to see meet them in the reception room. The composition room is under the French roof, large, airy, and complete. Every issue of the *Herald* is electrotyped, and there is a room for that purpose in the building. A dummy lowers the form down to the press room.

MR. BENNETT AT HOME.

In his house he was genial, liberal, and kind. He dispensed an elegant hospitality. No English nobleman, with an income of fifty thousand pounds, lived in a style more generous than he in his city residence on Thirty-eighth street and Fifth avenue. His favorite residence was Fort Washington. Here he received his friends in a principality of his own. He had a great deal of company, and had everything to make guests happy. He left each one to enjoy himself as he pleased—a thing very rare in America. On entering Mr. Bennett's mansion as a guest, the visitor found every attention he could desire, and every elegance to make him happy. A French cook, bowling and billiard rooms, horses and carriages in the stable, a steamboat to sail up and down the Hudson, were at his service. At dinner all the guests were expected to be present at a given hour. At the other meals each one did as he pleased. The guest came down to breakfast at any hour, and ordered as if at a hotel.

The French mission was offered to Mr. Bennett by the President, without his solicitation. He peremptorily declined it, on the ground that he would not be bothered with the duties attached to the position. "If I wanted to go to Europe," said Mr. Bennett, "I would take fifty thousand dollars, and go at my leisure." Soon after he declined the post, Mr. Seward visited New York. A mutual friend stepped over to the *Herald* office and announced the fact to Mr. Bennett, and asked him to walk over and see the secretary. "I have no business with Mr. Seward," replied

the editor; "if he wishes to see me he can call and see me." Mr. Bennett regarded himself as a representative man, who was to be called upon by all who wished to see him. He carried this rule to great lengths.

Up to within a year of his death, Mr. Bennett seemed as physically strong as ever; but in the spring of 1872 he sickened, and on June 1st he died. To the last his mental faculties were unimpaired, and the large property he left, estimated at more than three million dollars, was divided judiciously between the wife and children, his son, who was literally his successor, inheriting the *Herald*, worth at least two millions. His wife, Henrietta Agnes Crean, whom he married in June, 1840, survived the husband but a few months. Her share of the Bennett property went to her daughter, Jeanette, who also inherited, under her father's will, the Fort Washington estate, and money enough to make her one of the notable heiresses of the day. After the newspapers had married her to at least a dozen noblemen, she was quietly wedded at Newport, R. I., in August, 1878, to Isaac Bell, Jr., of New York, and the birth of her first son, in 1879, was signalled by a present to the young Bell, from his uncle Bennett, of $100,000 in United States bonds, which made him rich when only one day old.

James Gordon Bennett, Jr., was "brought up" to be his father's successor in the editorship and management of the *Herald*. He was very efficient in organizing the corps of *Herald* war correspondents, sixty-three in number, at an expense for four years of $525,000.

It was especially his pet enterprise that the *Herald* should send Henry M. Stanley, in 1871, to find Livingstone in Africa, and Stanley succeeded in the search and finding at a cost to the *Herald* of more than $100,000. In conjunction with the London *Telegraph*, in 1874, the *Herald* again sent Stanley to explore the lake region of Equatorial Africa, to solve, if possible, the secret of the sources of the Nile. He started with a force of three hundred and fifty men, of whom he lost one hundred and ninety-four by death and desertion. He made the first complete exploration of the Victoria N'yanza Lake, his circumnavigation covering 1,000 miles, reached the farthest northern point attained by Livingstone or Cameron, was on the Congo river for nine months, and reached the Atlantic coast in August, 1877. His valuable geographical discoveries might have been postponed for years to come but for the means and enterprise of the *Herald.* The value of the *Herald's* weather bureau, carried on at an enormous expense, has been cordially acknowledged abroad, where the forewarning of storms on the Atlantic has prevented ships from leaving port, and so, doubtless, saved many from disaster. Personally, Mr. Bennett is very popular, and such little escapades as the Bennett-May duel are readily overlooked. He lives much abroad, looking after the *Herald* bureaus in London and in Paris, but he keeps a sharp eye to the conduct of his journal, and directs its movements by cable or telegraph when he is not in New York. He generally spends the "season" in Newport, R. I., where he is a large property-holder, and his valuable aid there in

introducing water, and in other public improvements, makes him one of the most esteemed summer citizens. He is a bachelor.

HORACE GREELEY.

Mr. Greeley was the well-known editor-in-chief of the New York *Tribune*. He was one of the most marked men in the city, and one of the most influential. He began life on the lowest round of the ladder. His style of dress and appearance in the street were very peculiar. His white coat became as historical as Napoleon's gray one. His face was fair, and a youthful and healthful hue flushed it. His step in the street was hurried. His head was in advance of his body, while his feet drew heavily on the ground The crowd that rushed past him made no impression upon him, whether they rushed by without noticing, or paused to follow him with their eyes. His head was massive, bald on the top, fringed with flaxen hair around the base of the brain, till it blended with a loose thin beard of gray which cropped out irregularly around the throat and over a loosely-tied black silk neckerchief. In height he was a little below six feet. His eyes were of grayish blue. His eyebrows were so light as to be almost unobservable.

He was schooled for defeat as well as victory. Patronage could not allure him from what he believed to be right. Nominations for office could not corrupt him. His paper was a political power, of unexampled success. As an individual politician, Mr. Greeley's life was a failure. He had none of the elective affinities that mark a great leader; and though he generally came out right with the public

in the end, his intolerance of differences in public judgment marred his success. As a speaker, he was very forcible and impressive, but not attractive. Calls on him for charitable purposes, temperance, and humane gatherings were numerous. His response to these calls was cheerful, and without compensation. In private life, in company with a few friends, and in personal intercourse, he was a delightful companion. His table talk was spirited, humorous, and full of anecdote. He was no ascetic, but received heartily the good things of Providence, refusing wines and all strong drinks, taking no beverage stronger than tea. His memory was stupendous, and the accuracy by which he could recall the political movements of the past, and the votes even of the states, was marvelous. Not much of an artist himself, he was fond of pictures, sculpture, and music. His charities were large, and scarcely any one got into his presence, who wanted a contribution, without obtaining one. He was a Universalist in religious sentiment, and a regular attendant at Dr. Chapin's church. His daughters were in the Convent of the Sacred Heart, for education.

A small room in the *Tribune* office was set apart for his use. It was a mere den, and as unsightly as can well be conceived. He worked like a dray-horse. His correspondence was immense. Besides this, and writing his editorials, he had usually some heavy work on hand which occupied his whole time. Any one with claims upon him could gain access to his room. He would usually be found sitting on a high stool with a table before him, which came up

almost to his chin, and was pine, and uncovered, soiled with use, and stained with ink, pen in hand, driving away at his task, with a handwriting that few could decipher.

Mr. Greeley was a member of Congress for a few weeks to fill a vacancy in 1848–49, and was a member of the State Constitutional Convention, but never held other public office. His field of political power and influence was in the editorial chair. In 1872, he was the candidate of the Liberal Republican and Democratic parties for the Presidency. Accepting the nomination, he retired from the editorial charge of the *Tribune* and spoke constantly in all parts of the country, till early in September, when he withdrew from the canvass to watch over the dying bedside of his beloved wife, who died a week before the election. This calamity, together with his overwhelming defeat in the Presidential contest, brought back to the editorial chair of the *Tribune* a completely broken man, who, for a few days, feebly, but vainly, endeavored to resume his wonted avocations. But sleepless nights, followed by inflammation of the brain, soon prostrated him, and, on November 29, he died at a private insane asylum near Pleasantville, Westchester County, N. Y. His funeral was one of the largest and most impressive ever witnessed in this country.

PROMINENT LIVING JOURNALISTS.

The men who are a power in the Metropolitan journalism of to-day are few in number. They are Charles A. Dana, of the *Sun;* Whitelaw Reid, of the

Tribune; George Jones, of the *Times;* Joseph Pulitzer, of the *World;* Ben Wood, of the *News*, and William Dorsheimer, of the *Star.* Charles A. Dana is about sixty-five years old. He was always an accomplished writer. He was connected with the *Tribune* some years before the war, and purchased a controlling interest in the *Sun* nearly twenty years ago. He is an indefatigable worker, and has never sought office. His only political post was during the war as assistant Secretary of War. Mr. Dana has a fine country place near Astoria on Long Island, and is of a domestic disposition.

Whitelaw Reid is an Ohio man. He first gained prominence as an army correspondent for the Cincinnati *Gazette*, and in time drifted to New York, becoming attached to the *Tribune.* He rose rapidly, and in 1872 succeeded Mr. Greeley as editor-in-chief. In course of time he planned the *Tribune* block, tall tower and all, and some five years ago married the daughter of Millionaire Mills and a handsome fortune. Mr. Reid is about forty-eight years of age, and is exclusive to a degree little short of snobbishness.

George Jones, of the *Times*, is about the age of Mr. Dana. He obtained his first journalistic training at Troy, N. Y., and came to the Metropolis thirty years ago. He has always been more of a business man than a writer, although occasionally he takes up a pen and dashes off something both pertinent and appropriate to the moment. He has no hesitation in saying that he can employ, without difficulty, better writers than himself.

Joseph Pulitzer, proprietor and editor of the *World* is a self-made man in every respect. He was born in Hungary about two score years ago and came to this country at the age of sixteen. He received his first newspaper experience on the staff of a German daily in St. Louis, the *Westliche Post*, in 1870. His advancement was rapid until 1878, when he purchased the St. Louis *Post*. Then he revolutionized journalism. He absorbed all the other evening papers in St. Louis, and made his journal the best evening publication in the world. In the spring of 1883, Mr. Pulitzer concluded to purchase the New York *World*. The paper was owned by Jay Gould, had become a stock-jobbing organ, and was practically without circulation. Its only object of value was a franchise in the New York Associated Press. Mr. Pulitzer paid $300,000 for the *World*, and to-day it is worth two and-a-half millions. In 1884, Mr. Pulitzer was elected to Congress. He served a few months and resigned, because he preferred journalism to politics. He is a clever, rapid writer. He is married, and is rearing a charming family.

Hon. Benjamin Wood was always in politics and journalism. He has owned a controlling interest in the *News* for a score of years. Whenever he tires of newspaper work he is elected to Congress. His little penny paper is the best evening property in New York.

William Dorsheimer is rapidly acquiring a knowledge of journalism. He has filled many posts of public honor, from that of United States District Attorney, of both the Northern and Southern Dis-

tricts of New York State, to the Lieutenant Governorship. Two years ago he purchased the *Star* from John Kelly, and made it the administration organ. It is said to be the only paper in favor at the White House.

There is a little restaurant down town on Barclay street, kept by a Scotchman, which is so delightful that it deserves a notoriety it does not seek. 'Tis not a place for hasty luncheons, where moribund pie requires violence from knife and fork, and where coffee cups are so thick that they can not be put to the lips without making you think you are trying to drink out of a wash-basin; no, it is a place for prolonged dinners, where the shad is planked to just the proper turn, and where Rataplan is to be found the first of the traditional eight days' season. But I remember the restaurant particularly, because it was there two of the most solemn men I ever saw in my life were pointed out to me. They were Thomas Nast, who dines at Sutherland's whenever he spends a day away from his home at Morristown, and Keppler, founder and pencil satirist of *Puck*. The latter wears a cape, or Spanish cloak, wound around his body and thrown over one shoulder, and looks a good deal like a bandit. The caricaturist of *Harper's Weekly*, however, dresses very conventionally, almost elegantly, and his face is, or should be, perfectly well known, for the pictures he is fond of making of himself are portraits and good likenesses. He is a rich man and can afford to take time to laugh at his funny sketches, but I don't believe he ever does laugh at them or at anything. He looks like a man who takes life gravely and seriously.

The editor of *Puck* also reminds one of an owl—a German owl,—such as you see in the opera of "Freischutz." No matter how funny his pictures in *Puck* often are, their purpose is always serious. He came before the public as a satirist in Frank Leslie's employ at a salary of $15 a week, and there is no knowing how long he would have staid there if his employer had not refused him a small advance on that sum. When he did refuse him, and Keppler warned him that he intended to start a comic paper, Mr. Leslie threatened to start a similar one and drive him out of business. The threat resulted in *Puck's* first appearance as a German sheet, but when that was successful, and all danger from the *Illustrated Weekly* removed, the English edition was established. Every one knows how it flourished. Mr. Keppler has made his fortune, but the humorist continues to wear the proverbial pathetic face of Punchinello off the stage. At the restaurant mentioned above, he occupied a corner table, where he sat and occasionally sighed. Mr. Nast, on the contrary, kept company with a younger man, who entertained him with sprightly conversation and lively sallies, but he never spoke; he only listened and never smiled.

CHAPTER XLV.

HENRY WARD BEECHER.

BRIEF RESUME OF THE LIFE AND WORKS OF THE LATE PLYMOUTH PASTOR—HIS PERSONAL MAGNETISM—HIS BELIEF ONE OF TRUE AND LOVABLE CHRISTIANITY—OCCASIONS WHEN HIS CHARACTER STAMPED HIM THE PRINCE OF MODERN TEACHERS—DARK MOMENTS—CLOSING SCENES.

HENRY WARD BEECHER, the foremost of modern spiritual teachers, and the greatest and most popular preacher vouchsafed to America, died at his Brooklyn home, Tuesday morning, March 8, 1887. No more concise resumè of Mr. Beecher's life can be presented than the following biographical sketch from the American Encyclopœdia for the present year:

"The Rev. Henry Ward Beecher was born at Litchfield, Conn., June 24, 1813, and studied theology at Lane Seminary. In 1837, he became pastor of the Presbyterian Church at Lawrenceburg, and in 1839 at Indianapolis, Ind. In 1847, he received a call from the Plymouth Church a new congregationalist organization at Brooklyn, N. Y. Here, almost from the outset, he began to acquire that reputation as a pulpit orator which has been maintained and increased during a quarter of a century. The church and congregation under his charge are probably the largest in

America. He has always discarded the mere conventionalities of the clerical profession. In his view, humor has a place in a sermon as well as argument and exhortation. He is fond of illustration, drawing his material from every sphere of human life and thought; and his manner is highly dramatic. Though his keen sense of humor continually manifests itself, the prevailing impression given by his discourses is one of intense earnestness. The cardinal idea of his creed is that Christianity is not a series of philosophical or metaphysical dogmas, but a rule of life in every phase. Hence, he has never hesitated to discuss from the pulpit the great social and political questions of the day, such as slavery, intemperance, licentiousness, the lust for power, and the greed for gain. He is an enthusiast in music, a connoisseur in art, a lover of flowers and animals.

Apart from his purely professional labors, he is a popular lecturer in lyceums, and orator at public meetings. Before beginning to preach he edited for a year (1836) a newspaper, the Cincinnati *Journal*, and while pastor at Indianapolis, an agricultural journal, his contributions to which were afterward published under the title: "Fruits, Flowers, and Farming." For nearly twenty years he was an editorial contributor to the *Independent*, a weekly journal published in New York, and from 1861 to 1863 its editor, his contributions to this were signed with a star, and many of them were collected and published as the "Star papers." Since 1870 he has been editor of the *Christian Union*, a weekly newspaper published in New York. His regular weekly sermons, as taken

down by stenographers, have been printed since 1859, under the title of "The Plymouth Pulpit." Besides these he has published "Lectures to Young Men;" "Industry and Idleness;" "Life Thoughts;" two series edited by Edna Dean Proctor, and Augusta Moore;" Sermons on Liberty and War; "The Plymouth Collection of Hymns and Tunes;" "Norwood," a novel, originally published in the New York *Ledger*, to which he was a constant contributor; "Sermons from Published and Unpublished Discourses," two volumes, 1870; "Life of Christ," two volumes, 1871–2, and "Yale Lectures on Preaching," 1872. In 1863, he visited Great Britain, with a special view to disabuse the public in regard to the issues of our civil war. His speeches exerted a wide influence in changing public sentiment, which had been strongly in favor of the Southern Confederacy. They were published in London, but have not been reprinted in America. Last summer the distinguished preacher revisited Great Britain, and was received with the greatest enthusiasm."

PLYMOUTH CHURCH.

On Saturday evening, May 8, 1847, a few gentleman met in a parlor in Brooklyn. Their purpose was to form a new Congregational Church. They adopted this resolution: "That religious services should be commenced, by divine permission, on Sunday, the 16th day of May." Dr. S. H. Cox, then in his glory, had outgrown the small brick church on Cranberry street. His society had just completed a stone edifice on Henry street. Mr. John T. Howard, still a lead-

ing member in Plymouth Church, obtained the refusal of the old house in which the first service of the church was held. Mr. Beecher was pastor of a church in Indianapolis. He was invited to preach at the opening of the church, which he did, morning and evening, to audiences which crowded every part of the building. The new enterprise, under the name of "Plymouth Church," was organized on the 12th day of June, 1847. Mr. Beecher was publicly installed on the 11th day of November of the same year. In the month of January, 1849, the house of worship was consumed by fire. On the same site the present church edifice was erected. It has a metropolitan fame, and is known in all quarters of the globe.

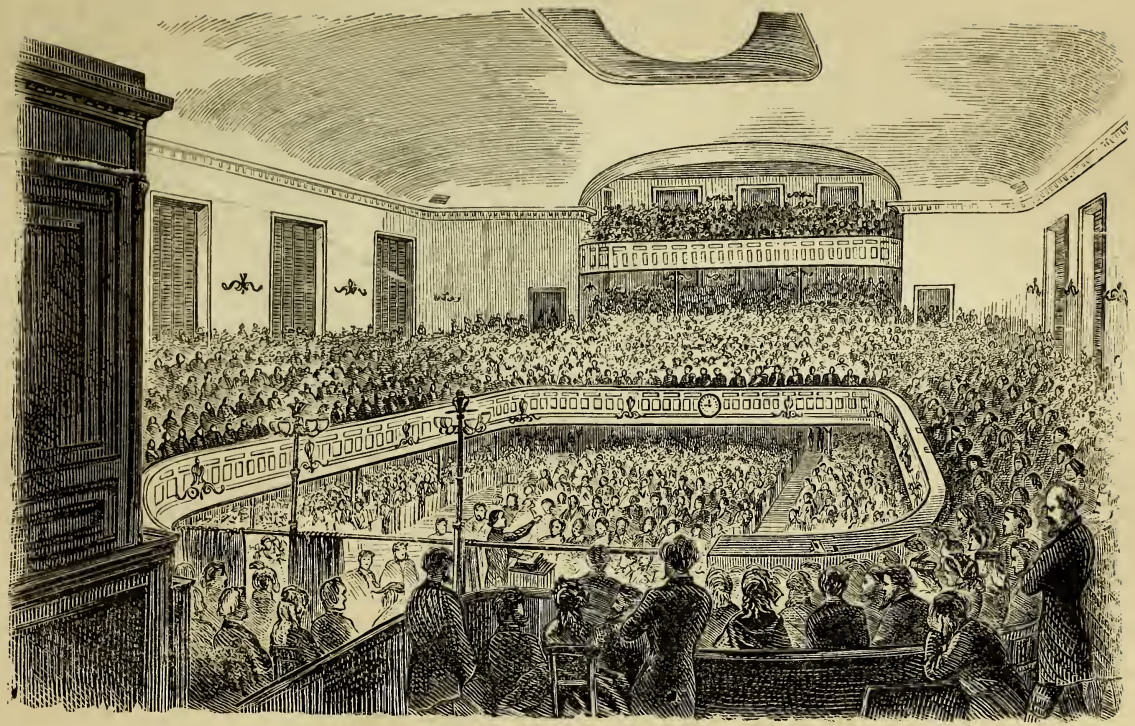
Here is a description of a Plymouth Church service and its late pastor in the pulpit, as written by Matthew Hale Smith:

"No persons are allowed to enter the church except pew-holders, till ten minutes before the hour of service. The small upper gallery, which is free, is filled at once. The crowd double-line the door, waiting for the moment of admission. As soon as the bell begins to toll, all seat-holders who are not in their pews lose their chance. The public are admitted, and they come in with a rush. The house becomes one dense mass of human beings. No aisles can be seen. The ten inner doors of the church are crowded. Ladies and gentlemen sit on the stairs and fill the vestibule. All the spaces in the church are filled, and standing-room thankfully received. The services are long, seldom less than two hours. But the crowd

scarcely move till the benediction is pronounced. The organ, the largest in any church in the land, touched by a master hand, with a large, well-trained choir, leads the congregation, which rises and joins in the song, and sends up a volume of melody seldom in power and sweetness equalled this side of heaven. A basket of choice flowers stands on the pulpit. A member of the congregation has for many years furnished this superb floral decoration. In the summer he gathers the flowers from his own garden. In the winter he leaves a standing order with the most celebrated florist of Brooklyn, who executes it as regularly as the Sabbath dawns.

MR. BEECHER IN THE PULPIT.

In the rear of the platform is a small door, through which the pastor usually enters. At the exact time the door slides, the chair is pushed suddenly one side, and the pastor, with an elastic bound, comes on to the platform, hat in hand, which he usually throws on the floor. He takes a smell at the vase of flowers, gives a sharp, sweeping glance over the vast auditory, and seats himself in his chair. The congregation has a fresh, wide-awake appearance. There is always an excitement attending a crowd. Every portion of the service interests and holds the assembly with an irresistible power. A great portion of the audience are young. They crowd the church, fill the choir, compose the many Bible classes in the Sunday school, and furnish the large corps of teachers. In the pulpit, Mr. Beecher seems about fifty years of age. He is short of stature, stocky, but compactly built. His countenance is florid and youthful. He dresses



INSIDE PLYMOUTH CHURCH.

in good taste, without display. A black frock coat, pants and vest, collar of the Byron order, turned over a black cravat, complete his costume. His manners are gentle as a woman's, his spirit tender as a child's, his smile is winning. In the pulpit his manner is reverent and impressive. His voice is not smooth, but it is clear, and fills the largest house. He is very impressive in prayer. His words are fit and beautiful. He puts himself in sympathy with his audience, and leads them, as it were, to the throne of grace. His reading of the Word of God would serve as a model. He rises from his chair, touches the Bible as it lies on his desk as if it were a sacred thing, reads with solemnity, taste, and clear enunciation the passage selected, with a heartiness and artlessness that attracts and holds the attention. In all his public services there is an entire freedom from irreverence, vulgarity or cant. In the heat of his discourse he appears like a man engaged in a great contest. He is on fire. His face glows, his cheeks burn, his eyes flash. He stands erect. His antagonist is before him. He measures him. He strikes squarely and boldly. The contest waxes hotter. The preacher and the audience are in sympathy. He thunders out his utterances, and they ring round the church, strike the audience on the sidewalk, and arrest the passers by. The sweat stands on his forehead. He stamps with his foot. He thumps the hard desk with his knuckles. He walks rapidly to the front of the platform as if he would walk off. He chases his antagonist from one side of the platform to another. When he has floored him, he pauses, wipes the sweat from his

forehead, lowers his voice, and in his colloquial tones commences again. He holds his audience completely under his control. A broad smile, like a flash of sunlight, glows on the face. A laugh like the winds of autumn among the dry leaves, shakes the vast auditory. Tears fill every eye. The preacher is at times colloquial, dogmatic, vehement, boisterous, at all times impressive.

HIS SERMONS.

They are after his own order. He is his own model. No man can tell what the sermon is to be from the text. He has his own modes of illustrating truths. He finds subjects in texts where few men would think of looking for them. He preaches much on the love of Christ, the need of regeneration, and of judgment to come. He regards a Christian as a fully-developed man, and he preaches to him as a creature that has civil, domestic, and social duties, who has a body, intellect, and soul to be cared for. What are called "Beecherisms" are isolated sayings picked out from their connection, which give no more idea of Mr. Beecher's preaching than the eye of Venus on a platter would of its appearance in its proper place, or the head of John the Baptist on a charger as it would have appeared on the shoulders of that memorable man. His utterances that startle, given in his bold, energetic, and enthusiastic manner, enforce some doctrine or fasten some great practical truth.

One of his most impressive methods is the use he makes of the Word of God in his sermons. In the height of an impassioned appeal he will pause, and

in a low, tender tone, say, "Let us hear what the Savior says." Taking up a small Testament that lies by his side, he will read the passage referred to. On it he will make a few crisp, pertinent comments. His elocution is peculiar, and he reads with good taste. The idea that Jesus is speaking to them pervades the assembly. No one doubts but that the preacher believes he is reading the words of Jesus. His low, earnest tones carry home the Word. He concludes. A long, pent-up sigh goes forth, indicating how deep the interest of the audience was in the Scripture read.

He has great dramatic power. It is so clearly natural, unstudied, and unavoidable, that whether it sends a smile through the audience, or opens the fountains of the soul from whence tears flow forth, it is equally impressive. He imitates the manner and tone of a drunken man before a judge, a blacksmith at his forge, or an artisan clinching rivets inside a steam boiler. He will imitate a backwoodsman whacking away at a big tree. He will show how an expert fisherman hauls in a huge salmon with dexterous skill. He has a peculiar shrug of the shoulders. If he speaks of hypocrites, he will draw his face down to such a length that it is irresistible. He has wit, humor, and illustration, which keeps his audience wide awake. His figures, fresh and lively, are taken from daily life, from his rural home, his journeys, cold nights on a steamboat, or from the marts of trade. He knows human nature completely. The sword of the Spirit in his hands is the discerner of the thoughts and intents of the heart. His figures are fresh, vivid, and varied. He keeps abreast of

affairs in the nation, in social life, in the church, and in the world. His style of labor would ruin most men. He constructs his morning sermon on Sunday morning. He goes from his study to his pulpit with the performance hot from his brain. He sleeps at noon, composes his evening discourse after his nap, and, glowing with thought and excitement, he preaches his sermon. The sparkle and lightning-like power of some parts of his sermon come from this practice. He gives this reason for it: "Some men like their bread cold, some like it hot. I like mine hot."

MR. BEECHER'S CONVERSION.

In a season of much religious interest, Mr. Beecher gave this account of his conversion. Family influence led him into the church. He was a professor before he was a Christian. He tried to do his duty, but he did not know his Savior, and had no joy in his service. He was at Amherst College when a powerful revival of religion broke out. He was deeply moved. He passed days in agony, and kneeled by the side of his bed for hours in prayer. He was as one alone in a dark and lonely castle, wandering from room to room, sick, cold, and in terror. He called on the president of the college. This was a great cross, as he was known to be a member of the church. The president shook his head as Mr. Beecher told him his condition, and refused to interfere, lest he should grieve the Holy Spirit. Mr. Beecher went home no better, but rather worse. He attended the village church. He remained among the inquirers. The minister, talking with the anxious, came within one pew of him, and then went back to the pulpit. The

college course was completed, and Mr. Beecher was not converted.

At Cincinnati he began the study of theology. His father's influence led him to that course. He entered the Seminary to please his father, but did not intend to be a minister. He not only was not a Christian, but he was skeptical. One of his brothers had swung off into skepticism, and should another openly follow, he thought it would break his father's heart. So he became a student in theology. Some ladies, belonging to the first families in Cincinnati, invited him to become their Bible-class teacher. How could he teach what he did not know, or enforce what he did not believe? He was a member of the church, and a theological student, and he could not honorably decline. All he need do was to tell the class what the Gospels contained. He need not tell them what he thought of them. He studied and collated the Gospels. He put together all the passages, hints, scraps, and facts that bore on the character of Jesus, and his relation to lost men. In this study Jesus appeared to him. He smote the rock, and the waters gushed out. He saw the Savior, with all his love and compassion, and fell at his feet to adore. "Never, till I get home," said Mr. Beecher, "will I have brighter visions of my Redeemer. I saw Jesus in all things—in the flowers, in the fruits, in the trees, in the sky, and, above all things, in the gospel. Years ago, in my deep anguish at Amherst, had some one said to me, 'Young man, behold the Lamb of God,' I should have then found the Savior, and have been spared years of darkness, anguish and sorrow." This state-

ment was made by Mr. Beecher while he was deeply affected. Tears coursed down his cheeks. His emotions, at times, forbade his utterance; while the great audience heard, with hushed attention, this revelation of his religious experience.

HIS FIRST ENGLISH TOUR.

At the beginning of the war Mr. Beecher, with a view of possessing a ready medium for his opinions, took the editorship of the *Independent*, which increased under his guidance to an important power. Meanwhile, beside the care of his pastorate, he was constantly delivering speeches. At length his health began to fail. His voice gave way, and he was imperatively commanded to seek rest. To recruit his exhausted energies he sailed for Europe, little thinking then that the journey was to give him a world wide instead of a National reputation. The steamer had hardly made fast to the docks at Liverpool before some friends of American liberty sought him out to make arrangements for his speaking in England. He declined, urging his enfeebled health and saying he had come abroad simply and solely for rest and recreation. After a short visit to C. G. Duncan, a former American friend and parishioner then in England, Mr. Beecher spent a fortnight in Wales, and then traveled through Germany, Switzerland, and Italy. A second request to speak in public on his return to England was again declined. But Newman Hall, Francis Newman, Baptist Noel, and other prominent Englishmen and Americans living in England, urged that he owed a duty to the small party of resolute union-lovers who were maintaining the

cause of America in England against overwhelming odds. Mr. Beecher yielded, and engaged himself to speak in the principal cities of England and Scotland.

In order to fully comprehend the magnitude of the work on which Mr. Beecher had entered, it is necessary to recall the state of feeling in England at that time. Oliver Wendell Holmes wrote after Mr. Beecher's return: "The devil had got the start of the clergyman, as he very often does after all. The wretches who have been for three years pouring their leprous distilment into the ears of Great Britain had preoccupied the ground and were determined to silence the minister if they could. For this purpose they looked to the heathen populace of the nominally Christian British cities. They covered the walls with blood-red placards, they stimulated the mob by inflammatory appeals, they filled the air with threats to riot and murder. It was in the midst of scenes like these that the single solitary American opened his lips to speak in behalf of his country." Howling mobs, urged on and rewarded by paid tools of the South, crowded into Mr. Beecher's meetings, fighting and picking pockets by way of relaxation, and sought in a fury of blind and unreasonable rage to drive the preacher from the platform. "I had," he wrote him, "to speak extempore on subjects the most delicate and difficult as between our two nations, where even the shading of my words was of importance, and yet I had to outscream a mob and drown the roar of a multitude. The streets of Manchester and Liverpool have been filled with placards full of lies and bitterness. For hours I have striven to speak amid inter-

ruptions of every kind—yellings, hootings, cat-calls derisive yells, impertinent and insulting questions and every conceivable annoyance—some personal violence."

It was on Friday, Oct. 9, 1863, in the Free Trade Hall, in Manchester, that Mr. Beecher delivered his first speech to a stormy audience of 6,000 people. This speech was printed in full on the following day in the London *Times*, which devoted a column or two of its space to abuse of speech and orator.

On October 13, Mr. Beecher was invited to a temperance meeting in Glasgow, which assumed a political character. His speech was almost conversational in character, and appears to have been entirely unpremeditated. The quietest meeting that he addressed, was in the Free Church Assembly Hall at Edinburgh on the next day, October 14. But the mobs of Liverpool were in waiting for him, and his address in that city was the stormiest struggle that he passed through. By dint of cheerful perseverance, fearlessness, and a powerful voice, Mr. Beecher said his say. "I stood in Liverpool," he wrote in a letter, "and looked on the demoniac scene without a thought that it was me who was present. It seemed rather like a storm raging in the trees of the forests, that roared and impeded my progress, but yet had matters personal or wilful in it against me. You know how, when we are lifted by the inspiration of a great subject, and by almost visible presence and vivid sympathy with Christ, the mind forgets the sediments and dregs of trouble and sails serenely in an upper realm of peace, as untouched by the noise below as is a bird that

flies across a battle-field. Oh, my friend, I have felt an inexpressible wonder that God should give it to me to do something for the dear land. When sometimes the idea of being clothed with the power to stand up in this great kingdom against an inconceivable violence of prejudice and mistake, and clear the name of my dishonored country, and let her brow shine forth, crowned with liberty, glowing with love to man. Oh, I have seemed unable to live, almost. It almost took my breath away! I have not in a single instance gone to the speaking halls without all the way breathing to God unutterable desires for inspiration, guidance, and success; and I have had no disturbance of personality. I have been willing, yea, with eagerness, to be myself contemptible in man's sight, if only my disgrace might be to the honor of that cause which is intrusted to our own thrice dear country."

On Tuesday, October 20, Mr. Beecher's series of addresses culminated in his last and greatest effort at Exeter Hall, London. Mr. Beecher had won the sympathy of his hearers at last. He wrote home the next day: "Even an American would be impressed by the enthusiasm of so much of England as the people last night represented for the North. It was more than willing, than hearty, than even eager; it was almost wild and fanatical. I was like to have been killed with people pressing to shake my hand; men, women, and children crowded up the platform. I was shaken, pinched, squeezed, in every way an affectionate enthusiasm could devise, until the police actually came to my rescue and dragged me down to

the retiring room, where gentlemen brought their wives, daughters, sons, and selves for a God bless you! England will be enthusiastically right provided we hold on and gain victories. But England has an intense and yearning sense of the value of success." One passage in this last speech should be remembered: "Standing by my cradle, standing by my hearth, standing by the altar of the church, standing by all the places that mark the name and memory of heroic men who poured their blood and lives for principle, I declare that in ten or twenty years of war we will sacrifice everything we have for principle.

If the love of popular liberty is dead in Great Britain, you will not understand us, but if the love of liberty lives as it once lived and has worthy successors of those renowned men that were our ancestors as much as yours, and whose example and principles we inherit to make fruitful as so much seed corn in a new and fertile land, then you will understand our firm, invincible determination—deep as the sea, firm as the mountains, but calm as the heavens above us —to fight this war through at all hazards and at every cost." The splendor of these words swept even the phlegmatic Englishmen off their feet. The enthusiasm of an audience spell-bound by oratory can not, of course, be taken as a fair example of the result of Mr. Beecher's work in England, but in his moral embassy, preaching the great universal truths of humanity, he certainly influenced greatly the English middle classes and affected somewhat the tone of public thought.

RECONSTRUCTION WORK.

On Mr. Beecher's return from England, wearied and exhausted as he was, his overtaxed energies were forced to meet the strain of receptions and public speeches. He delivered addresses at the Academy of Music and elsewhere to wildly enthusiastic audiences, recounting his experiences in England and speaking on the state of public opinion. Soon after the close of the war he made a visit to the South. He went to Fort Sumter with Garrison and many others to raise again the National flag. In one of the largest churches in South Carolina he preached to an immense congregation of liberated slaves. Then the assassination of Lincoln cast a chill over the whole civilized world, and Mr. Beecher, as one of the Nation's chief mourners, poured out a people's deep grief from his pulpit. The reconstruction period under Johnson came on. Then Mr. Beecher took a position that was unpalatable to a large part of the Republican party. He delivered a sermon on the forgiveness of injuries, and quoted the existing crisis as a fitting occasion for applying the doctrine, and in the well-known Cleveland letter he emphasized his position. The frank expression of his views caused a disagreement with Henry C. Bowen, the editor of the *Independent*, to which Mr. Beecher had continued to contribute, and then the *Christian Union* was born.

After the agitation that followed the close of the war had subsided, Mr. Beecher's political life was less active, although he always used his voice and in-

fluence in the pulpit and elsewhere to promote the success of a cause he approved. He more than ever devoted his energies to the pastoral work of his own church. There was a large revival in 1866, which was succeeded in later years by many others. In Plymouth Church, which always was in a way a temperance and anti-slavery society, the triumph of the latter cause gave a larger opportunity for charitable work. Missions were started in the vicinity of the church with reading rooms, and the time and labor of members of the church were devoted to missionary work and lay teaching. The sale of seats, which supports the church, amounted, even in 1867, to $50,000. The weekly prayer-meetings, conducted like the conversation of the family circle, early formed a feature in the church. In the Sunday school, Bible classes, and social gatherings as well, Mr. Beecher was active from the first. But there were many sides to his life. Winter after winter he continued his lecture tours throughout the country, which were begun before the war. Always popular, he drew great audiences constantly. At public meetings, at temperance assemblies, and at great dinners, particularly those of the New England Society, Mr. Beecher was a regular speaker. One of his most eloquent addresses here was at a mass meeting held to take action in regard to the old Five Points. From his almost ceaseless activity with voice and pen he escaped whenever escape was possible to his Peekskill farm, where he revelled in the flowers and vegetables, the prize cattle, the fresh air, and the out-of-door life in which his soul delighted. Later

some of his summers were spent in the White Mountains, and many summer travelers will remember Mr. Beecher's sermons at the Twin Mountain House. Strongly domestic as well as social in his tastes, his home life and the life in the circle of warm friends about him was a delightful one. The years passing one by one left him still energetic, active, intense in everything, happy in his work; his church prospering, his fame spreading.

THE BEECHER-TILTON TRIAL.

In 1851, a bright, young stenographer, only 16 years of age, Theodore Tilton by name, came into Plymouth Church to take down Mr. Beecher's sermons for publication, a practice which was then a novelty. He was then engaged by Henry C. Bowen, one of the founders of the church upon the *Independent*, of which journal Mr. Bowen was a proprietor and in 1861, he succeeded Mr. Beecher as editor-in-chief of the paper. He developed considerable power as a writer and speaker, especially in the anti-slavery contest, and gained the warm friendship of Mr. Beecher, who regarded him as "one of my boys." Toward 1870, some difference arose between Mr. Bowen, then sole proprietor of the *Independent*, and Mr. Beecher. Meanwhile Mr. Tilton's domestic life was not a happy one. In December, 1870, Mrs. Tilton left her husband's house and sought her mother's protection. Mr. Beecher was consulted and finally counselled a separation, and the rupture between Tilton and Mr. Beecher was complete. Mr. Tilton obtained possession of his infant child in its mother's

absence, and then the mother returned to him. At this time Mr. Tilton had retired from the editorship of the *Independent*, to which, however, he still continued to contribute, and was editor-in-chief of the *Brooklyn Union*, of which Mr. Bowen was one of the proprietors. To Mr. Bowen came stories prejudicial to Tilton's moral character and he meditated dismissing him. An interview was held on Dec. 26, 1870, in the course of which the conversation passed from the immediate topic to the necessity of frequent notices of Plymouth Church and its pastor in the *Brooklyn Union*. Tilton objected and charged Mr. Beecher with "dishonorable conduct toward his wife." Bringing pen and paper, Mr. Bowen invited Tilton to write a letter demanding that Mr. Beecher resign from Plymouth Church and leave the *Christian Union*. Tilton did so. Mr. Bowen took the letter to Mr. Beecher, who read it and said: "This is sheer insanity; this man is crazy." Soon afterward Tilton was dismissed from both the positions which he held. It was now necessary for him to submit evidence against Mr. Beecher or to confess himself a slanderer. He sought this from his wife. As to what the precise confession then obtained from her was the testimony conflicted. The letter was two years afterward destroyed. The progress of events was not rapid. Mrs. Tilton retracted in Mr. Beecher's presence every accusation made against him; Francis D. Moulton appeared as the "mutual friend;" Mr. Beecher made a tumultuous expression of grief and shame, of which Mr. Moulton took down a statement; Mr. Tilton and Mr. Beecher met and a reconciliation was effected.

A new paper called the *Golden Age* was started with Tilton at its head, for which purpose Mr. Beecher and friends of Mr. Moulton contributed sums of money. On April 2, 1872, the "tripartite covenant" between Beecher, Bowen and Tilton was signed, promising silence as to the past and good will for the future. But ugly rumors began to be heard, Tilton aided their distribution, Mr. Beecher's friends became uneasy,and in 1873 he broke silence with a card of denial. Tilton was charged in the church with being a slanderer of his pastor, and his name was stricken from the rolls. But more was demanded. An ecclesiastical council was called, nominally in regard to the irregularity of this proceeding, really to make some attempt at an investigation. Its work amounted to nothing, except to deepen the uneasy feeling that some great scandal was about to be brought to light. Then Tilton, to clear himself, published the Bacon letter, the first of the statements preceding the trial, in which he quoted from Mr. Beecher's alleged confession of Jan. 1, 1871. Mr. Beecher at once took action and demanded an investigation, which six well-known members of Plymouth Church were appointed to conduct. Another effort to compromise the matter was made in vain, and at last, in August, 1874, four years and more after the wrong was charged to have been committed, Tilton brought his suit. The charge of adultery was first publicly preferred in July, 1874, and the complaint served in August, when issue was immediately joined. The trial was begun in January, 1875. Subjects were dealt with extending over five or six years. About 250 documents were introduced

and analyzed. More than 100 different interviews were examined into, and in respect to many of them the sworn testimony of witnesses was in irreconcilable disagreement. Printed in small type, the testimony that was published filled 3,000 foolscap pages, and the report of the proceedings would fill four or five large legal volumes. Over 150 distinct rulings on points of law were made by the judge, which were noted by the defendant's counsel, and nearly as many questions were raised and decided during the defendant's presentation of his case.

Judge Nelson sat upon the bench. The most eminent counsel were employed on either side. For Tilton appeared General Roger Pryor, a man of wide learning and active mind; Judge Fullerton, a master of the art of cross-questioning, and Mr. Beach, a sharp, pithy, and forcible speaker.

Mr. Beecher was represented by Senator Wm. M. Everts, who gained new laurels as an advocate before a jury; Austin Abbott, distinguished for his legal learning and the publications bearing his name, whose foresight and system were apparent in the presentation of the defendant's case; Mr. Porter, quick to see and decide upon knotty points, and Mr. Tracy, an effective orator. The positions of the persons interested, the differing characteristics of the multitudinous witnesses, the crowds of prominent men from all parts of the country who packed the court-room daily, and the wholesale publicity given by the press, all combined to make this trial a striking and unprecedented event.

From January until June the lawyers struggled

and a curious public gloated over the daily details of the great scandal. Then came the summing up on each side and the Judge's charge. The deliberations of the jury continued for eight days. Fifty-two ballots were taken, the first and last being nine for Mr. Beecher and three for Tilton. On one ballot the jury stood eleven to one, and on another seven to five in favor of Mr. Beecher. After the close of this trial the matter was taken up by the Grand Jury, which called Mr. Beecher as a witness and found an indictment against Francis D. Moulton for libel. The District Attorney, however, never brought the case to trial, and after he had officially indicated this decision by entering a nolle prosequi, Moulton brought suit against Mr. Beecher for malicious prosecution, Mr. Beecher's counsel defending him vigorously and Moulton abandoned his suit. Another confession was claimed to have been made by Mrs. Tilton after the trial, which was met by Mr. Beecher with an explicit denial. A great ecclesiastical council was held, which exonerated Mr. Beecher.

MR. BEECHER'S BELIEF.

When Mr. Beecher was most severely criticised by his Congregational brethren for what they were pleased to term his heterodoxy, about five years ago, he preached a series of sermons, and at the close of the anniversary sermon made this explanation: "This month completes the thirty-fifth year in which I have been the preacher in this church—since the 3d day of October, 1847. I have not changed the line of my preaching from that day. I have adopted no

new thing that I had not at least some conception of in my mind when I came here. I think I could say of one-half my sermons of thirty-five years ago, 'I believe them still,' and of the other half, poor as they are and imperfect, yet I believed always that I was attempting to preach the truth of the power of God for the salvation of men. Nobody can put a lower estimate upon his ministry than I do. It is very little to me what men think about that. I am not to be judged by being compared with other men, but with God and by the work I have done. I have never preached what I did not believe; I have never asked myself whether to preach a truth that I did believe would be popular or unpopular. I have never been afraid of man, though I have been afraid of God as the child is afraid of the father it loves. The whole conception of life that I have had has been to serve my fellow men, and when, in the day that men despised the poor, oppressed negroes, that could not plead their own cause, I was more than willing, I was inexpressibly grateful to be permitted to stand for them, and not to forsake them until they were clothed in the majesty of equal rights by the great revolution. I attempted all my life long to take the part of those who had no defender; and I have done it. And in all matters in my own church I have steadily sought one thing—to reproduce, so far as I was able to reproduce, the lineaments of the Lord Jesus Christ in your hearts. If the day should come when I could not avail myself of every revelation of God in nature—if the day should come in which you would not bear or forbear, I should depart. I should

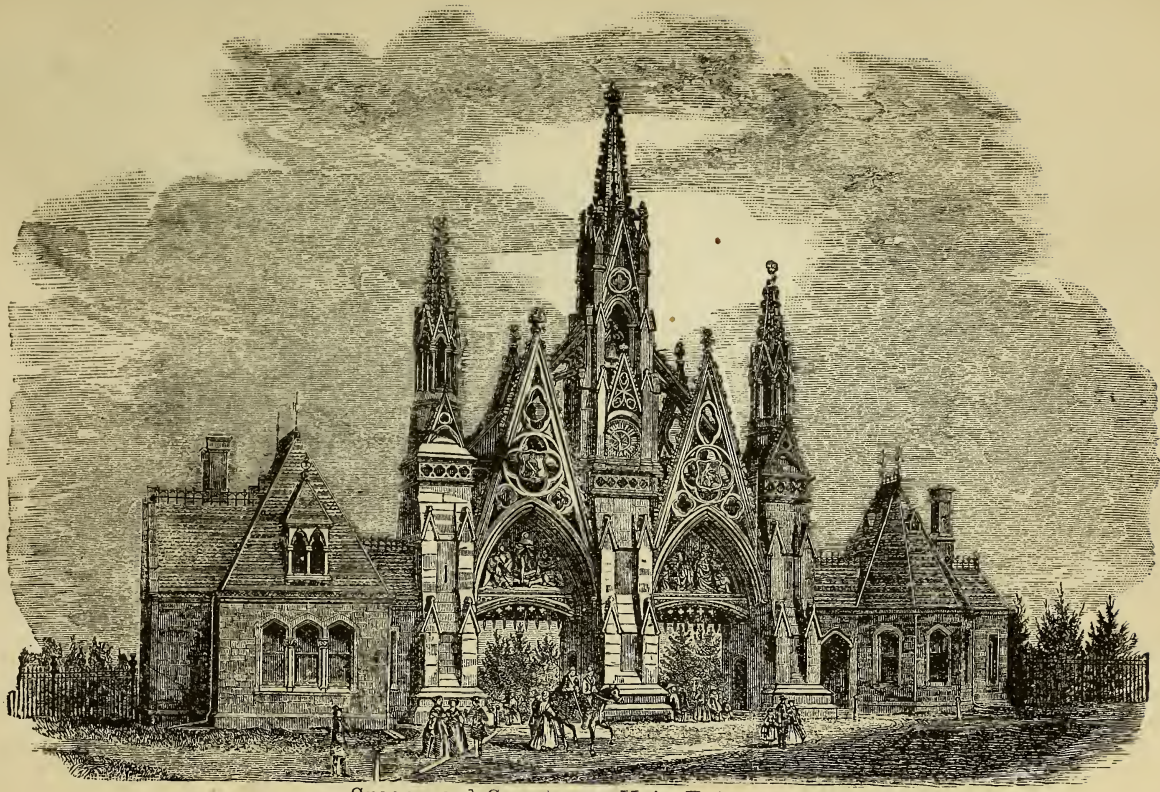
say, my work is done, the harvest is gathered, and my life is ended."

LAST MOMENTS.

Mr. Beecher succumbed to a stroke of apoplexy. His death was quiet and painless. It was like passing into a deep and dreamless sleep. After four days of unconsciousness the end came, as he had always expressed a desire that it should come—without any lingering with waning powers and enfeebled frame. The prolonged suspense caused by his critical condition ended with a sense of relief that no more suffering was to be endured. His marvelous vitality was shown by the prolonged period during which he lingered after the fatal attack. The end came at 9:30 o'clock. A ray of sunlight, full and strong, flashed into the dying man's bed-chamber through the window, just as his last breath was drawn. Calmly, and with no struggle, the regular breathing ceased and the great preacher was no more. About the bed were grouped the sorrowing members of the great preacher's family. Mr. Beecher's long gray hair lay on the pillow, brushed back in its customary fashion from the broad brow. The face, though worn by the terrible illness and lack of nourishment, looked peaceful and noble. The blue eyes which had looked for the last time on earthly scenes were closed, and the eloquent tongue was silent forever. On the side of the bed sat the aged wife, supported by her granddaughter, Miss Kate Beecher; while another granddaughter, Miss Hattie Beecher Scoville, knelt with her head in her lap. Mrs. Scoville, Mr. Beecher's

daughter, sat beside her father's head, with her husband supporting her. The two elder sons, Colonel H. B. Beecher, and William C. Beecher, with their wives, were part of the family group together with the rest of the grand-children and a niece of Mrs. Beecher. The others in the room were Dr. Searle, Mr. and Mrs. S. V. White, the Rev. S. B. Halliday, E. A. Seacomb, J. B. Pond, and the family servants. All eyes were wet with sympathetic tears. With supernatural strength, Mrs. Beecher sustained the trying ordeal and kissed her husband farewell. The children and grand-children did the same, and one by one they left the chamber of death. The only consolation in the final scene was that the death which Mr. Beecher had always expressed a wish to come to him had been his. He died March 8, 1887.

Mr. Beecher's funeral occurred the following Thursday forenoon, under the direction of the Rev. Charles H. Hall, of Holy Trinity Church. The remains were escorted to the church by the Thirteenth Regiment, of which Mr. Beecher was chaplain, and thence to Greenwood. There were no pall-bearers or black drapery, in conformity with Mr. Beecher's wishes, who had frequently during life said: "Strew flowers on my grave, but let no heathenish practice prevail of draping in black as a token of sorrow when a man has passed through death to eternal life."



Greenwood Cemetery---Main Entrance.

CHAPTER XLVI.

DASHES HERE AND THERE.

A CRAZE AMONG THE WOMEN FOR COSMETICS—HAVING THE SKIN BURNED FROM THEIR FACES IN ORDER TO IMPROVE THE COMPLEXION—HOW FAMILIES THRIVE ON CANAL BOATS IN WINTER—MELTING DOWN TRADE DOLLARS—PIGEON FLYING—FANCY CLOCKS — IVORY WORK—"MEMORY."—TOYS IN TEA STORES, ETC.

LOVELY woman is easily discouraged or frightened by little things, but when she starts out in quest of greater personal beauty there is no danger that she will not brave, no sacrifice which she is not willing to make, so long as the object of her yearning is in view. This is pretty well understood, and yet credulity will be taxed a little when the statement is made that in order to gain that boon to woman—a good complexion—she will submit to have all the skin taken off her face. What do you think of that? Of course you don't believe it, and you are exclaiming, "Pretty way to get a nice complexion that would be!" And yet that is just what is being done. Face-bleaching is the very latest craze among women, whose yearning to be beautiful is so strong that they are willing to go to extremes, and the craze is extending to the ranks of women who have heretofore looked upon as disgraceful the use of cosmetics

of any kind. The skillful circular and testimonial writer has succeeded in making the advertisements so attractive and plausible that even very nice women are caught on the alluring hook. And no wonder, for in the face bleachery which I visited one recent afternoon was to be seen living evidence of the really wonderful results which may be obtained by the newest process of beautifying.

In a cozy little parlor in the fourth story of a Twenty-third street block, I one day, not many weeks ago, found a cosmetique who advertises herself as the sole agent for the cosmetics and toilet articles of a famous Parisian beautifier. The Madame was busy pasting labels on a number of bottles containing a milky-looking liquid. "Face Bleach" was printed on the labels in large black letters, followed by an assurance to the ladies of the miracles the contents were sure to perform, and with the price, $3 for a small bottle and $6 for a large one, also quite conspicuous.

"How much of that label is true, you ask? Every word of it," exclaimed the busy Madame. "The liquid in these bottles does just what we recommend for it. It is really wonderful, as it takes off every bit of the old skin and leaves a beautiful new face in its place. Rather severe, isn't it? But it doesn't hurt a bit; and then, just think, after the transformation is complete, what a delight it must be to a woman to know that she has a complexion to be envied by all of her lady friends and praised by the gentlemen. It pays, after all, for the inconvenience, and it is very inconvenient sometimes. Ladies who use it must stay in the house for a few weeks, as they

present anything but an attractive appearance while the bleacher is doing its work. Why, a man came in here the other day in a terrible rage and stormed around like a crazy person.

"'What in the name of reason,' he exclaimed, though perhaps those are not just the words he used —something stronger, no doubt—what have you been doing with my wife? She looks like she had a case of leprosy, or small-pox. Such a sight you have made of her! She says you gave her a sample bottle of something to put on her face to improve her complexion, which she's used once, and now she is such a horrible-looking object, with the skin all peeled up over her face, that she has to lock herself in a room alone for fear of frightening the children into spasms. The servants are told to say 'not at home' to all of her friends, and the Old Harry is to pay all around. What's to be done?' And the distracted man looked at me quite beseechingly.

"'Oh,' I said, 'that's all right. Tell her to keep on a little longer, and at night to apply the cream I gave her and follow directions closely.' He went away somewhat mollified. A week or two later he came in with his wife, and I actually did not know her, she was changed so. Her skin, that had been coarse-looking and freckled, was as soft and white as a baby's, and the now delighted husband, who had fallen in love with his own wife again, was most profuse in his thanks. The great trouble with the women who buy our bleach is that they will not follow the directions close enough. They want to complete the change in a day. They are in such a hurry, and go to

putting it on too often and too much at a time, and that plays havoc with some of the delicate skins. One young schoolgirl came here and bought a bottle of the liquid. I gave her full instructions how to use it, and charged her in particular not to get in a hurry; but in a few days she came in with a heavy veil over her face. 'Oh, madame,' she said, 'what shall I do? I am invited to a party this week, and I have used so much of the bleach that it has made my face all black instead of white. I am such a fright, I have to wear a veil all the time, and I can get no sympathy at home, as mamma only says, 'I told you so. If you will be such a fool I can't help it.' What is the matter? Shall I always look this way? Oh, dear, I wish I had never seen the horrid stuff!'

"I felt sorry for the poor girl, but there was nothing for her to do but to go home and let the bleach do its work in its own way and time. If a woman has the patience, and will persevere, and will sacrifice a little time from society to try the process of bleaching the skin, she will come out from her retirement as lovely as a lily, or rather as a blush rose, for the new face has more the beauty of youth than other cosmetics impart. We sell more of it to school teachers than to any other class, not excepting actresses. I don't know what it is in school teaching that ruins a complexion so quickly, but not one woman teacher in a hundred has a good complexion. They are always sallow, and have awfully muddy-looking skin. It can't be the confinement, for shop girls have longer hours than teachers. Possibly it is the chalk used

in the blackboard practice. Anyway, they soon lose their freshness, and have to resort to artificial means to conceal it. Not long ago a friend of mine, who is teaching school in one of the suburbs, came very near losing her position through the bleach. She could not wait until the end of the spring term to use it, as she was going East to spend her vacation and wanted her new face to take along. She put the liquid on pretty thick, and, of course, when it got at its work she looked rather the worse for wear. Quite naturally, the scholars had their little minds full of fear of all contagious diseases, and so reported the matter at home. Anxious parents called to see her, and were themselves alarmed at her strange appearance. She did not like to tell them the real cause of the eruptions, and her evasive replies only added to the general suspiciousness. At the next meeting of the school board she was invited to attend. By that time her face had cleared up, and she appeared before the gentlemen, who, of course, pronounced her all right, and wondered at the stupidity of the parents who wanted so handsome and talented a young lady removed from her place. But it was a narrow escape.

"Women are using more cosmetics than they did a year ago," concluded the madame; "the practice is becoming more general, and even the most refined ladies apply a little of either liquid or dry powder to their faces before they consider their toilets complete. Our largest trade outside of this city is at Chicago, Minneapolis and St. Paul, and, well, say Milwaukee. Wisconsin and Minnesota women appear to need more cosmetics than those of other regions, though why is

more than I can explain. You would be surprised if you knew the extent of the cosmetic trade. We fill orders every day from all parts of the country, even to Montana and Idaho. The country women seem to be wild on face beautifiers.

ARSENIC EATERS.

The board of health, says the New York *Tribune*, has received several letters from people who complain about the sale of arsenic wafers to unwary young women who want to beautify their complexions. One mother in Harlem wrote that her daughters had been using the wafers without her knowledge, and she feared that if the wafers contained as much arsenic as their makers claimed, they must be strongly impregnated with poison. She also raised the point that if the wafers contained no poison the manufacturer was an impostor. Dr. Cyrus Edson analyzed the articles and found but slight traces of the poison in them. The principal danger from the wafers, it is said, is that those who use them think that it is not dangerous to eat arsenic, and are thus tempted to try a cheap solution of the poison. Death is likely to result from the slightest overdose.

Dr. William A. Hammond talked freely the other day about arsenic. He regarded arsenic-eaters in the same light as cocaine-eaters—that is, he had yet to see one. "It is not a habit in this country," said Dr. Hammond, "though arsenic is often prescribed. We often have to use large quantities of bromides for curing epilepsy or other troubles of the nervous system, and one effect is to produce pimples, especially

on the face. Arsenic is used conjointly with the bromides to prevent these pimples and also to cure them. But I would no more think of allowing women to use arsenic at their own sweet will than cocaine or any other active agent. Arsenic is useful in depraved states of the system, such as are produced from malaria, and physicians constantly prescribe it in these cases. I have never known or heard of a case in which it was taken to produce exhilarating effects such as opium causes, any more than I have heard of cocaine used for such purposes. Arsenic is poisonous in small doses, and consequently differs from cocaine. In medicine it is generally used as arsenious acid. Two and a half grains killed a healthy, robust girl of 19 years, in thirty-six hours. Under circumstances favorable to the poison, from two to three grains will kill an adult. The doses used in medicine vary from one-fiftieth to one-twentieth of a grain. These arsenic wafers contain much less than that, and consequently have no effect. They, therefore, are a fraud, and the man who makes them ought to be arrested. The Styrian peasants use arsenic—the men to improve their wind so that they can climb mountains more easily, and the women to improve their complexions. They have been known to take six grains in one day. They begin by taking extremely small doses. Arsenic has no effect on a horse. In one instance a horse took 550 grains without any result."

Another doctor said it was impossible to estimate the number of arsenic eaters in this city, because they are a class that do not often come under a physician's

observation. "Yet," said he, "the number is large, though you can not say that it is growing. The population of this city is increasing, and the fools seem to increase in numbers, whereas they are simply maintaining their proportion. That is about the case with the arsenic eaters; they are keeping up their proportion of the other idiots. Some actors, a low class of women, and even some members of the best society, eat arsenic or use it in some form to improve their complexions. It gives them a certain pallor that they consider desirable. They begin by taking small doses, and gradually work up to a large amount, and then, when they think it is time to leave off, they gradually lessen the dose—or, rather, they try to, for the habit, once formed, is extremely difficult to abandon. Those who take arsenic say that it has a pleasant effect, though not like opium, morphine or hashish, and the system's demands for it are not so imperative as in the case of either of these drugs. There was Dr. Grant, the bigamist, who died the other day in prison because his supply of morphine was cut off. I have seen arsenic eaters shut up in prison who did not complain as bitterly as the morphine or opium users would have done under the same circumstances."

The reporter visited a number of East-side drug stores and talked with the proprietors about their experience with arsenic eaters. One druggist, in a 10 x 15 shop, said that his arsenic customers were not confined to one class of society; they embraced people in all walks of life, though almost all were women. "We don't want to sell it," said he, "and won't sell it without a prescription, but they will have it. Just

now there is a demand for these wafers, and we have to put them on the counter. There is not enough arsenic in them to hurt anybody, but people ask for them, and if you don't have them they say: "Oh, well, we can get them at another store." We have perhaps twenty customers here every week who are habitual arsenic eaters. They begin using it to improve their complexions, but once acquired, the habit is hard to break off.

"We don't sell it without a prescription, and the dodges that some of these people play make me weary. There is one fashionable woman who drives down here once in a while for the stuff, and always has some new excuse to offer for asking for it. I have to ask her name and the use she intends to put the stuff to, and then record all in my poison book."

LIFE ON A CANAL BOAT.

The rosiest side of human existence is not generally supposed to be found on board a canal boat. Ever since canals were a feature of Uncle Sam's big republic have those who lived on their borders been caricatured in the papers and abused by the press. The popular belief has always been that they are, if not the offscouring of the earth, at least but one grade better. The value of the Erie canal as a common highway was discussed in the papers recently, and a reporter talked with some of the people of the canal boat Mary, and learned something of their mode of living. That the lives of these people are not of the pleasantest, but that out of canal boats come some of the best citizens and most earnest and intelligent people of both sexes, was amply proven.

Hundreds of canal boats, running not alone on the waters of the Erie, but north through Lake Champlain, and so on through various waters to the beautiful city of Ottawa, are tied up during the winter months in New York and Brooklyn. The children in this small and scattered city of boats attend the public schools of the two cities. In some cases the parents send them to private schools, and not seldom to college afterward, where they are fitted to a degree for honored places among their fellows.

It was in order to see these people in their floating homes that the author visited a number of the boats. The visits brought to him a lesson in contentment, in helpfulness, and in true Christian charity that a dozen wordy sermons could not impart. In the homes of the richer canallers, and in the poorer boats, he found the same thrift and providence for old age. In many cases the boatmen and their families were members and regular attendants at some place of worship.

Almost every denomination was represented. There were Presbyterians and Methodists, Unitarians and Universalists, Episcopalians and Congregationalists. Of Baptists of the regular order there were not a few. There were even some Buddhists and a slight sprinkling of Spiritualists.

The sounds of an organ evolving one of Moody and Sankey's song tunes floated up from the cabin of the first boat that was boarded. A curious apartment was this same cabin. Lace curtains half hid the windows. The half-open door disclosed a scene such as might be seen in an old Kentucky homestead. A miss of twelve summers, or more, was seated at the

organ in one corner of the room, which served at once the purposes of parlor, kitchen, and dining-room. The floor of the unique apartment was covered with a home-made carpet, and bright-colored rugs were strewn about the floor. A small bookcase upon one of the walls was filled with books upon a variety of useful subjects. A handsome ash dining-table stood near the case. Portraits (of the family, apparently,) hung in small frames upon the other wall, the attempts at ornamentation always due to a woman's heart. Not the smallest attraction in this picture was a laughing, crowing infant in a crib of curious workmanship that swung in the corner like a hammock.

A middle-aged matron was industriously knitting on a splint-back rocker, and a younger woman sat near the cradle. A man of some fifty years had been reading a book, but he threw it aside to listen to the song the young miss at the organ began to pour forth in a girlish soprano. The baby, too, evidently enjoyed it, for he clapped his hands and chuckled, while his face twisted itself into a thousand dimples, intended for a smile. Not until the last note died upon the organ did the visitor venture to enter in on the happy circle.

The spectacled reader arose and welcomed the new comer with quiet dignity. On learning his errand he at once looked interested. "You will find good and bad in every community," he said, but among the canallers there is much less of the grosser element than many seem to think. Many of the boats are comfortably fitted up, and you will find that their inmates are actuated by the same ambitions as are

people on terra firma. It is true that they are distinctive, but you will observe that the children of poor canallers have not half the temptations set before them that children in close tenement-house districts are subjected to. For my part I would much rather live in a healthy atmosphere upon a canal boat than cooped up in small apartments opening off a narrow, ill-smelling street.

"The education of canallers' children is by no means neglected. There are now over four hundred children attending the public schools in New York and Brooklyn, whose parents reside on canal boats, and they are making good progress, too. I know of several prominent business and professional men in New York and Brooklyn who to-day are valued highly in their respective circles of usefulness, and the early life of each was spent on canal boats. I could name dozens of men—and women, too,—who are now enjoying wealth and the advantages of the polite society of the day who were born and reared on canal boats. Their parents were poor, and to the fact that a canal boat sheltered them during their early years, thus keeping them away from the element they would surely come in contact with in the poorer sections of a large city, do they largely owe their positions in life.

"The life is a remarkably healthful one. There is no pleasanter trip to my mind than the route up the Hudson, with its beautiful and ever varied banks, through the waters of Lake Champlain—that noble sheet of water at the northeastern corner of the Empire state. Sometimes, when the weather is rough,

some quiet inlet shelters the fleet, and then there are parties and afternoon teas and musicales, and what not, after the manner of the most approved circles of metropolitan social life. We have also exhibitions, sometimes, consisting of instrumental and vocal music, interspersed with recitations not lacking in merit, and showing certainly that school training is not lost upon canal children.

"It generally takes twelve days to go to the city of Ottawa, and it takes six weeks to make the round trip. The distance is nearly 1,700 miles. We pass from Lake Champlain through the Chambly canal into the Richelieu river, up which we go to Sorel, and then into the St Lawrence river, with its beautiful scenery, to Montreal, forty-five miles away. After discharging a portion of our cargo we resume the the journey through the Lachine canal to another branch of the St. Lawrence, to St. Ann's and then on to the Lake of the Two Mountains. The Carrillon canal, a short route to Greenville, is traversed, and then, passing through various canal locks, we come out on the Ottawa river, and finally to the pleasant little city of Ottawa itself.

"It is a pleasure trip to be remembered, for one gets the fresh air and unrivaled scenery, not to speak of the boating excursions along the lake shores, and the fishing and hunting expeditions that circumstances—such as bad weather—lead us to make to pass the time away. Do you wonder, then, that canal children are healthy, or that they grow up generally with healthy ideas and a desire to make something of themselves in the world?"

The visitor acknowledged that he did not, and reflected that many professional gentleman he had interviewed had not the power of expressing themselves in such good English as this humble owner of a common canal boat. Happening to catch sight of the title of the book lying in the speaker's lap he saw it was a work on mechanics, which this man, now past the meridian, was delving into.

During the conversation the baby had been engaged in a frantic endeavor to put one of its toes in its mouth, a feat it had nearly accomplished once or twice, but a movement of its cradle at the supreme moment caused defeat. The infant treated each failure as a joke, and laughed and crowed in great glee until its funny little face looked like a map of Africa, with wrinkles and twists enough to resemble all the rivers and mountains in a dozen continents.

Many scenes the writer glanced in upon after leaving this truly happy family, and it was growing dark when he boarded the last boat. The sound of a subdued voice caused him to pause at the cabin-door. The family were at evening prayer. The remains of the supper were spread upon the little table. An old lady with silvery-white hair and a deep frilled cap was pouring out her soul in praise to the Giver of all good and perfect gifts. Members of the family knelt in other parts of the little cabin. What a simple petition it was! The humble spirit of the requests and the utter dependence of the suppliant and her infinite faith in her heavenly Father were fittingly illustrated. Every one of the small group was remembered, and even matters of national im-

portance, the welfare of the president, and political, social, and educational interests were all borne to the throne of grace.

The writer did not enter, but made his way from the scenes of his day's labors with his ideas of canal people materially changed.

MELTING DOWN TRADE DOLLARS.

March 1, 1887, there were nearly seven million trade dollars stored away in vaults and safe places all over the country by their luckless holders, worth only their bullion value in silver, and for the ordinary uses of money without either credit or circulation. Yet with the new law which requires them to be redeemed and remelted, it looks as if the coin collectors would soon be offering premiums for the big discredited pieces, so quickly are they disappearing into the crucibles of the government assay offices. Of course more than seven million trade dollars in all were coined—about five times that many, according to the estimates of the treasury department. But the bulk of the pieces got across to China and the East Indies and never came back. The Chinese cut up a good many for small coins, and what the other Asiatic traders had could not be reimported after the sudden stoppage of the circulation here.

At all events, the treasury officials say that there were not more than seven million in this country when the exchanges and banks and railroads declared war on them in the spring of 1883. About three million of these have already been redeemed at the New York sub-treasury alone. Nearly one hundred thousand

more come in daily here—to say nothing of those received at the other sub-treasuries, and at a moderate estimate the whole stock, hoarded up so long, will be exhausted before summer time.

The rush at the New York sub-treasury is already slackening a little. The first day the law went into effect, early in March, and for a good many days after, a limit had to be put on the number of silver pieces to be received. The clerks could not test and count more than one hundred thousand each day, and even then they had to stand knee-deep in the silver sometimes, pushing the big dollars off the receiving-counters as fast as they could be weighed. Some days, to accommodate people who had come long distances with heavy loads of silver, more than one hundred thousand were taken in. For the last fortnight of April the daily return has sometimes fallen below one hundred thousand. But the stream of these light-weight dollars, some battered and dirty, some greasy and stained, some as brand-new-looking as the day they were minted, will not run much thinner, probably, like other streams, before it goes quite dry.

At first the coins were merely shoveled into bags and stored away in the sub-treasury vaults. But the mass of silver soon grew unwieldy. The vaults were choked, and the drawers and cases of the receiving room were jammed each day to bursting. So, near the middle of March, a first installment of one hundred thousand was sent across the way to the assay office to be melted. And almost every day since one hundred bags, each with one thousand pieces in it, have been turned into the government crucibles.

Here the metal melts down and purifies itself of its baser alloys in the old dollar form. And when it is at the bubbling point it is run into molds and solidifies again in brick-shaped silver bars of standard fineness. Each one thousand dollars make a bar twelve hundred ounces in weight. The bars themselves are afterward tested and stamped and then stored away in boxes in the big safety vaults. Many of them are sold to manufacturing jewelers at face value; others are kept as a sort of coin reserve, and still others are sent away to the mints to be turned back into legal tender silver dollars or into smaller fractional currency.

The New York assay office could melt several hundred thousand dollars every day, if necessary. As it is, there is so much other work constantly on hand that scarcely five hundred thousand of the disused pieces are turned into bars a week. Three or four men have been detailed specially to work on the trade dollars. They first go over them again carefully, getting an even thousand in each box, and then turn the boxes out into the small crucibles. The little furnaces in the Wall street section of the assay office are used, and there is little to make one think of a big, glaring, dirty foundry, with its dusty smoke and pungent gases, in the light, clean, well-ventilated room where the boxes of coins—dull for the most part now—are piled neatly one on another, and the furnace, just a foot or two off, looks no more formidable with its covers on than an everyday cooking range. The molders lift the caps of the crucibles off now and then, and one can see the white metal bub-

bling and simmering within. Some of the topmost dollars are only half melted, the big, square-winged eagle on the reverse, or the image of commerce on the obverse, showing in faint, wavering lines. The small crucibles-full melt quickly, and as each reaches the proper fluid state it is turned over into the brick-shaped molds. Here the metal cools to a solid almost instantly, and is shaken out in bars and blocks of various sizes. The trade dollars, of course, do not make the clear, whitish bars that one sees lying about melted down from the pure silver ore. Some of the bricks are dirty, almost leaden, in color at first; others look brighter and fresher. There is little difference, in fact, however. All the bars are up to the average legal fineness, 899½ to 900 parts in 1,000.

"We have received up to April 10," said Mr. Mason, the director of the assay office, "about two million trade dollars. Over 1,800,000 have already been melted. We try to have not more than one hundred thousand on hand at any one time. The treasury people keep several hundred thousand ahead of us. The rush seems to be over now, and as there is no demand for the silver bullion—the mints and the treasury at Washington being overstocked with it already—we need not be in a hurry to melt the trade dollars. It is only a matter of storage at present. A big bagful of coins is much more unwieldy and cumbersome than half a dozen metal bars.

"I do not think that the country will have to redeem the whole trade-dollar coinage after all. Four-fifths of it got across to China, and much of it was mutilated there even after it began to circulate a lit-

tle here. The trade dollars were never meant to be used as currency here. It was through a slip at the San Francisco mint, I think, that they first got out. The Chinese have been using them all along, though they were tabooed here. Not more than three hundred thousand have been returned so far for redemption. I don't think that we shall be troubled with many millions from that quarter. It would be a good speculation, however, if one could pick up a lot of trade dollars over there for their bullion value, and have them redeemed here at their face value. The difference on each piece would be about 24 cents.

"The people who bought the trade dollar here four years ago for 80 and 85 cents have lost all their profit by the delay of Congress in passing the bill to redeem the coinage. Few speculators, however, have turned in many dollars here. The great bulk came, I think, from merchants and banking concerns, and were taken originally without a discount. Many tradesmen saw a chance to make customers by offering to take the scant coin at full value for merchandise."

PIGEON-FLYING.

A carrier pigeon was found dead at Chester, Va., the first week in April, 1887. The finder did not know a carrier from any other kind of pigeon, but as he was idly examining the bird he noticed a little tag attached to the feathers. On this was written these figures: 0563, and the words, "If caught or shot, report this number to Starr, New York." It was a good deal of mystery still to the finder, but

after speaking to a few friends about it he found one who knew that the bird was a carrier and had been sent out on a race. A message was accordingly sent to "Starr, New York," as requested on the tag. "Starr, New York," is a little woman who devotes herself to the interest of pigeon-flying, and keeps the run of about all the birds in this country. To find her one has to climb four dark flights to the top of a rickety old building at the corner of Cortlandt and Washington streets. As she is an enthusiast upon the subject, visitors who want to learn anything about pigeons find a ready welcome and no little information. All pigeon-flyers, and their number is increasing every year, send her accounts of their birds, and, in the event of a race, the birds themselves are sometimes sent also to be registered. But as a rule she is notified as soon as a bird is hatched, and she makes such entries in her ponderous record-books as fix that bird's identity until he dies of old age, or is shot by a careless hunter. When she received word that 0563 had been picked up dead, she referred to her books and found that one of the most remarkable birds in the land had been lost. To be sure, all the pigeon-flyers had given this bird up months ago, for it had not been heard of since last October, but no one knew what became of it.

The bird was owned by William Bennett, of Newark, N. J., one of the centers of pigeon-flying interest. The bird has not been named. It was a blue male, and was hatched in the spring of 1886. It had been in three races, in one of which it was among the six that made the best record to Newark, and the feat

was second only to the best young fly-bird in America. The best record was made by Philadelphia pigeons in 1883. In the case of 0563 the start was made at Liberty, Va., from which place to Newark it is 368 miles, air-line. The birds were liberated at 25 minutes past 6 o'clock in the morning of Oct. 1, 1886, annd the first bird to report at its loft in Newark arrived at 14 minutes past 4 o'clock in the afternoon of the same day. A few minutes later 0563 came in, and his average speed for the journey was 1,099 yards a minute. About a week later, this bird, with three others, was taken to Morgantown, N. C., 527 miles from home. None of them were heard from until Mrs. Starr received the report of the death of 0563.

Mrs. Starr thinks that pigeon-flying has come to be a standard gentleman's sport in America. At present the amusement is free from all objectionable features, and as each year passes improvements are made in keeping the records of the birds. New books have been opened this spring which in a few years will be of great value to the lovers of the sport, for they will contain the minutest details of all birds that live long enough to make a record in a race. But the most important change this season is in the device for marking the birds. It was formerly done by marking the feathers and attaching a tag, but henceforth a light, seamless band of silver-plated nickel will be put around the bird's leg, every bird sent out from Mrs. Starr's headquarters having a different number inscribed on it. The band is slipped over a pigeon's foot as soon as it is hatched, and so rapidly do the birds grow that in eight days the band could neither

be removed or a smaller one put on. Yet it is never too small for the leg, and in no way does it act to the discomfort of the flyer. Speaking of the general subject of pigeon-flying, Mrs. Starr said:

"I think you would be surprised if you knew how many people keep birds for the actual work of carrying messages. A great many men in all of the large cities take birds with them to their offices, and at some period of the day, when they have occasion to send word home, they attach a message to the pigeon and release it. But I suppose that the principal incentive to the cultivation of message birds is for racing. Although young birds, those hatched within the year, often make good records, I am inclined to think that a pigeon does not become fully mature until it is 10 years old. They then seem to have the maximum of sense and speed. In this country we have a great deal of trouble with hunters. If they would only let the birds alone, we would lose very few from any other cause. Pigeons are on record that won races at the age of 20. In Belgium a great deal of attention is paid to flying, and the birds are highly cultivated and live to a considerable age."

"Is special training required to make good race birds?"

"No; but previous to each racing season the birds are trained by making them practice short-distance flies. They are taken ten miles or so from home and liberated. This kind of training is just beginning in preparation for the races of the coming season, of which there will be many and good ones."

FANCY CLOCKS.

The old Yankee clock-tinker has drifted to New York, and is making fewer acquaintances but more money than of yore. One of the clock experts of the city, D. W. Bradley by name, left his route in the country, came to the metropolis, and made $2,000 a year winding and repairing the ten tower-clocks then in this city. An era of competition in clock-winding, as in everything else, struck New York, and now a dozen men are at it, and now the old winders, like Mr. Bradley, have gone into the service of the extensive clockmakers at handsome salaries. Two winders have almost a monopoly in the care of the many tower-clocks, which they wind once a week, and they earn their money, for it is hard labor to raise a twelve-hundred-pound weight with a thousand or more turns of a key.

Tiffany & Co. employ a clockmaker to devise curious timepieces, and he has under him five men who are busy all the time winding clocks in private houses, which they visit once a week. Some of the Fifth Avenue mansions have from twenty to thirty clocks, from the $1 clock in the servants' room to the $3,000 timepiece in the grand hall. Ten dollars or more a month is paid for this service, and the winder, who must be a clock-tinker as well, and keep the timepieces in order, has a certain day for visiting each house. To do his work without intruding on privacy requires tact. Mr. Bradley Martin, the millionaire lawyer of New York city, has the finest collection of clocks in the metropolis, although it

does not equal the famous assortment owned by Editor George W. Childs, of the Philadelphia *Ledger*. There are so many clock-fanciers in the country that one New York firm has special clockmakers turning out unique timepieces that average $1,000 apiece in value. The latest wrinkle is a clock with no figures on the dial, each hour being indicated by a grotesque face of distinctive type. It is somewhat of a novelty on asking the owner of such a clock the time of day to be told: "It is half-past the Indian" (half-past 12 o'clock), or "A quarter past the negro," 6 o'clock being indicated by the face of a laughing Ethiopian. A clock of which there is no counterpart has just been finished for an eccentric New Yorker, whose hobby is correct time. He was famous for his punctuality in business; in fact, it proved the foundation of his wealth, and he has had Tiffany's clockmaker turn him out a timepiece worth a small fortune. It is a very plain hall clock, its distinctive feature being four pendulums. These equalize the running of the clock-works so that it keeps correct time. After New York, Rhode Island and Connecticut buy the most expensive clocks. The professional winders have to make weekly trips to surrounding towns to wind clocks in the houses of rich patrons.

A large amount of capital is invested in electric-clock corporations in the metropolis. There have been half a dozen or more styles of electric clocks since their manufacture was begun about 1885, one of the latest being a clock of obliging pattern which winds itself every twelve hours by an electric motor.

It comes as near perpetual motion, as machinery after a fruitless struggle of many years, has been able to get.

The six big clock factories of the United States, all of which are in the same section of Connecticut, ship immense quantities of clocks from this city to all lands. The Chinese and Japanese nations took to American clocks with great eagerness after the Centennial, and the manufacturers had to hire natives to paint the dials with Chinese or Japanese characters. The trade suddenly fell off, and an investigation revealed as the cause the fact that the ingenious Chinese had begun to counterfeit the clocks, and were turning their product out at prices that the American makers couldn't touch.

BEAUTIFUL WORK IN IVORY.

The artistic use of ivory is becoming so general that nearly every well arranged room has one or more pieces of work carved entirely out of or inlaid with this beautiful substance. Appreciation of the effects which artistic furnishers make out of ivory carvings has received a sincere impulse and an æsthetic cultivation recently by expositions, not only in our American museums, but in the bric-a-brac establishments where good imitations of classical carvings are placed on exhibition. Formerly, miniature sculptures, of fine execution and beautiful design, were to be seen in all the principal museums of Europe and America, but the price at which they were valued made it impossible for ivory carvings to be used generally as household decorations. With improved methods of

carving, came a more general demand for small ivory figures which could be used as ornaments, and as a result the subjects became more varied and less conventional. The carvings were no longer confined to attempts to reproduce the classical works of the ancients, but represented every phase of the present life. We now have beautiful toilet articles with carvings of flowers and arabesques; caskets of ivory worthy to inclose gems; little statues of genre designs; birds, and greyhounds, and miniature figures of humanity. Striking groups and scenes from life are carved out of the white substance, and the whole inlaid with differently colored ivory, which gives the picture a realistic and beautiful appearance.

The more delicate carvings have to be executed by a trained hand and an artistic eye. Many women are employed in this work, especially in the ivory manufactories of Europe, where they are paid good wages for their labor. The rougher work, such as making billiard balls, rings for harness, and ivory handles, is done entirely by machinery, but since the demand for fine household ornaments has grown so steadily, a large number of gifted women have been given employment in the manufactories to do the fine polishing and designing. The ivory used is taken not only from Africa and Asia, and the fossil mammoth of Siberia, but also from the horns of the hippopotamus, the tusks of the walrus, and the sword of the narwhal. The grain of the several kinds differs very materially, and in proportion to the delicateness of the lines is the price paid for it. The elephant tusk represents the finest specimens of ivory. When the tusks are

brought into the workshop they are cut in shapes necessary for carving by machinery. The objects are designed beforehand, and a suitable piece is cut out from the sheet at one turn of the wheel. These pieces are then taken by the artists, who design and polish them until fashioned ready for the store. The carvers sit at long desks facing windows of light, and they use salt and water beneath the touch of their fine tools. The polishing is accomplished upon wheels or "buffs" covered with Canton flannel, and there are vats of colored liquid for staining tints. When the carving is finally finished it represents exquisite work.

AN ATTRACTIVE PIECE.

I puzzle myself a good deal about the want of sense displayed by liquor dealers. I have never seen any inducement required to make men drink. A pine shed and a barrel of whisky make a haven of rest to all kinds and conditions of men. They sneak into drug shops and get the prescription, "Aqua pura, simple syrup and tincture juniper" put up a dozen times a day. They go to the grocers and buy a pound of prepared flour, saunter round behind the boxes of codfish, and come back with a piece of cheese and the smell of whisky strong enough to knock you down. They tackle the Broadway fruit store (fruit in front and rum in the rear) several times in twenty-four hours. Any place where a strong drink can be found will be frequented by thirsty men. Knowing all this, why on earth do they gild, veneer, decorate, and generally gingerbread the gin mills. But they

keep on doing it, and one of the new places is a down-town wonder. The windows at the rear end are backed by a handsome landscape, painted and hung outside. A platform holds luxurious ferns and plants, so that the place opens apparently on a conservatory or garden. In the center is a bar forty or fifty feet long, with barkeepers all around inside it, busy as bees from morning till night. Up near the door, suitably sequestered within artistic draperies, lighted by gas from above, and inclosed in a green-painted frame, is the moldering door of some manorial out-house. The door is the whole surface between the sides of the frame, and is the same dark green. Big, rusty, scroll-worked hinges hang it. Old nails are driven in here and there. In the center are suspended guns and powder horns, dead game, pouches, flasks, and an old felt hat on top. If the proprietor would fit up a niche next to it, exactly like that painted door, and hang up genuine articles, it would be a game to win and lose drinks on to guess which was the picture and which the real collection. The fidelity to nature, the wonderful relief exhibited in the painting called "After the Hunt," is something to study and marvel at. People stand and gaze, and almost every one refuses to accept the thing in its entirety.

"If the guns and game are painted, that's a real nail driven up there," or "that broken piece of rusty hinge, hanging half off at the bottom, is fastened on, for you can see behind it." It is a wonderful picture, and crowds hang around it till the materialization of a cocktail on the end of the bar nearest it leads them away. Some artist with the eyes of a hawk or cam-

bric needles has copied a $10 bill so perfectly on a piece of canvas, that it's necessary to letter it, "This is a painting."

Scattered about the halls are a hundred clever pictures. One engraving is particularly interesting, as a picture that tells a story. It represents a country road in the foreground, and wide, spreading fields beyond. Across these fields fly a pack of hounds, followed by a large hunting party, mounted on gallant steeds. Along the country road comes a two-wheel market cart, driven by an old, weather-beaten woman. The spavined, wind-galled, used-up beast in the plebeian harness has in his day being a hunter with the best of them. As the pack, in full cry, bursts on his view a recollection of the past comes o'er him. Forgetting his infirmities, rising for a moment superior to misfortune and the market cart, he launches forth for a brief instant with all the fire of his youth. The horror of the old woman, the touching combination of physical wretchedness with a survival of sport, makes the engraving and its title, "Memory," a pleasure and a pain. I felt in standing before it as I have felt in looking on at some festivity and watching two generations. The fair, young girl, whirling in the embracing clasp of ardent youth, and the poor chaperone, faded, rouged, wrinkled, and old outside, and yet, God help her ! fitted up inside with as modern furniture as any miss in the party. It's a mercy to women, if not to men, to have the dry rot start from the inside. I always pity the fruit that has a spot of decay striking in on a sound core.

TOYS IN TEA STORES.

The latest thing in mechanical toys can be seen in one or two stores on Broadway. Placed in the show windows, the toy attracts great crowds. It is of German origin, and it first made its appearance here before the holidays. It represents an old man in dressing-gown and nightcap endeavoring to annihilate a rat with something that looks like a tennis bat. What tickles the risibilities of the admiring crowd outside the window is the expression of abject disappointment on the old man's face as he strikes where the rat ought to be. The toy, when wound up, will attract a crowd and keep pickpockets busy for about two hours.

Curiosity impelled the writer to seek some information about the origin and price of this man and rat combination. He did not intend to purchase. Being a married man he gets "rats" at home at first cost. A young man—further description of him is unnecessary, he was a Broadway clerk—smiled and pulled out a pad as though he was about to take an order. When informed that curiosity was the object of his visit, his suavity did not desert him—he was still a Broadway clerk.

The courteous clerk explained that his chief imported half a dozen of the toys last year. They cost about $6 each, and were sold at from $8 to $10. He continued: "Our firm, having a toy factory, resolved to find workmen in this country capable of making the same kind of mechanism. They succeeded, and now the toys are made at a cost of about $36 a dozen."

"Do you sell many?"

"Yes, as fast as we can manufacture. A few days ago we had an order for fifty from a Western retail tea store."

"What would a tea store want with such things?"

"They give them away to purchasers of tea and coffee. These tea men nowadays give away many things in our line. We sell them dolls, toilet-sets, boxes of paints, and many other knick-knacks. Just go up to Grand street and see what they have in their windows to give away to customers."

Thanking the urbane Broadway clerk, the reporter wended his way to Grand street to find out how tea stores can afford to be so liberal.

In due time he stepped into a store, the leading tint of which was vermillion. There was nothing to distinguish the interior from a crockery store except the vermillion and a strong odor of roasted coffee. The reporter approached a man who presided over the cash desk, and wore a polo cap and a sweet smile, and who proved to be the manager of the concern, and asked how tea stores could be so lavish with crockery and such things to their patrons.

"Some years ago," said the wearer of the polo cap, "a house in this city began giving away cheap chromos. That was the beginning of the evil. Their trade increased, for in those days people were chromo crazy. The introduction of glassware and crockery had its origin in the inventive brain of a man who is now very wealthy and is in business on Second avenue. I wish he was in Jericho. Then began sharp competition. Each tea man vied with the others in in-

venting some new "fake" to catch the foolish housekeeper. The customers, when posted in this gift enterprise business, became very exacting. I shouldn't be surprised some day to hear a lady asking for a ton of coal or a piano after purchasing five pounds of tea.

"With every purchase of tea and coffee we give tickets in this way: With one pound of 50-cent tea or with two pounds of 30-cent coffee we give one whole ticket. This is the basis. Some articles that we give away—such as lamps and clocks—require as many as twenty-five full tickets. One ticket on an average is equal to from six to eight cents off the profits.

"Your profits must be pretty large to permit of such liberality," suggested the reporter.

"Well, now, I don't mind telling you, since you seem anxious. Our teas at 50 cents a pound cost us about 21 cents, and our coffee at 30 cents, when we sell it ground, stands us about 12 cents a pound, so you see, even though we are liberal, we will make a large profit."

"You say when you sell the coffee ground?"

"That's what I said. You see, chiccory, rye, and peas do not cost as much as coffee."

"And where do they come in?"

"Ah, I see you are not on to many of the tricks of our trade. Don't you know that when we sell ground coffee nearly half of it is chiccory, rye, and peas. Great Scott! man, how do you think we are going to live and give an eight-day clock with ten whole tickets?"

"But is there not a law against such adulterations?"

"Law, fiddlesticks! There is a law also compelling that man across the way to keep his liquor store shut on Sundays, but he does not comply all the same."

"Do you adulterate your teas, too?"

"Well, no; that would not pay. You see we mix coffees and blend teas. By blending I mean we mix good, bad, and middling together, call it some outlandish combination or 'chop,' and 'let her go.'"

A YOUNG MAN ABOUT TOWN.

There is no greater mystery in the world to me than the average New York young man. How he manages to dress and live as he does baffles the keenest scouting. On a salary that is meagre, and with no outside income, they live like men of wealth and position. In the Hoffman House, a few nights ago, I was talking idly with one of the conventional New York men on this subject. He started in to talk about himself and his affairs, and I was glad to have him ramble on, as it interested me. Probably no class or grade of the New York young man is more familiar than the type he represents. He might be anywhere from 28 to 35 years old, has a neat figure, stands erect, waves his hand in cordial greeting to his friends, dresses admirably, is well booted and gloved, wears spotless linen and a handsome scarf, and knows all the bartenders, politicians and men-about-town in the place. If you look at the face closely, you will see many fine wrinkles, and the eyes are not always bright and alert, but whether this comes from too much dissipation or too little good food and sleep, it

would be hard to tell. He is a man who would be picked out anywhere for a New Yorker, and he is always an entertaining companion.

"It is said," he remarked, "that one-half the world does not know how the other half lives. Truest thing in the world. How much do you suppose it costs me to live?"

"About five thousand a year."

"Phew! Why, if I had an income of that size I'd trot about with the Vanderbilts and Astors. If you want a lesson in economy take a pencil and figure out my weekly expenses?"

"Well," I said, beginning to make hieroglyphics over the back of the bill of fare. "Say clothes, boots, etc., per week, $6.30; board, $15; two extra dinners, $6; six luncheons down town, $4; bar, $7; car fare, cab hire, etc., $4; laundry, $1.50; theatre, $3; horse shows, dog shows, Coney Island, etc., $3; newspapers, cigars, toilet articles, etc., $2; total, $51.80."

"There," I said, pushing the paper toward him; "that's about as close as I can figure it off-hand. The bar is very light, and I don't think I've put you down heavily enough for amusements, for I see you about constantly."

He glanced over the list and grinned. Then he took the pencil and began to figure rapidly as he talked.

"In the matter of clothes, for instance, I always get the cloth from a friend of mine who is in the wholesale importing business, and have it made up by a little Dutch tailor on Third Avenue. In this way I get a suit that would cost you $70 or $80 for

about $30 or $35. Two suits a year is my allowance —say $70. I buy my shoes of a cobbler in Bleecker street, and they're just as good as though they cost $10 a pair. Two pairs a year makes $12. My shirts I also get at the factory where a friend of mine is entry clerk. They cost me 90 cents apiece—say $5.40; flannels at wholesale, about $3, and hats $6. You see I know a trick about getting a hat at first cost, and I also know how to freshen a hat up with a dash of benzine when it looks rusty. My gloves at wholesale cost me last year exactly $2.10. For such extras as canes, umbrellas and so on, say $6. This foots up $104.50—or say $2 a week."

"How about the board?" "That's above the figure. You see I room with another man. It is purely a matter of business and we recognize it as such. We are good friends in the house, but we never go out together. By occupying one room we manage to effect many small economies, and we have an arrangement with a laundress to do all our washing for $1.50 a week. Our joint board is $21, and though I am in restaurants and cafès a good deal, I dine out twice a week at my own expense, but it does not cost me at the rate of $3 a dinner. I can dine at Delmonico's for $1.25. The scheme is to let side dishes, vegetables and dessert alone, and eat the sturdy fare only. We'll put the item of extra dinners down to $2.50, which just about covers it."

"Do you cut into the luncheon estimate too?" "Very heavily. My lunch down-town is a sardine sandwich and beer, or roast beef and beer. I get a good meal for 25 or 30 cents. It is in a cheap place,

of course, but I'm very much hurried in the middle of the day, and I really prefer a hasty snack to a heavy lunch. Beer is a great thing for the man of light means. So we put down the luncheons at $1.80. Now, concerning the bar, the outside estimate is $5. Here beer saves again. It is what I always buy for myself, and if I'm out with a crowd and it is my turn to set them up, I'm generally clever enough to steer them into a place where beer is a specialty. Now, when I go to a theatre, I buy a bill-board ticket for 20 cents, and tip the usher a quarter to put me into a vacant seat.

"The miscellaneous amusements do not cost me more than $1. My list for a week's expenses stands as follows: Clothes, boots, etc., $2; board, $10.50; two extra dinners, $2.50; six luncheons down-town, $1.80; bar, $5; car-fare, cab-hire, etc., 20 cents; laundry, 75 cents; theatres, 45 cents; horse shows, dog shows, Coney Island, etc., $1; Newpapers, cigars, toilet articles, etc., $1; total $25.20.

"There, I've been a little too liberal, for my salary is only $25 a week. I never have a penny on Saturday morning. Saving money is out of the question, but I have a pleasant time and live up to the letter of the motto, 'As we journey through life let us live by the way.'"

TRUSTS AND CONFIDENCES.

The public are hardly aware of the magnitude of the power growing up in their midst under the name of "trusts." We are all familiar with corporations. We know where to find them. We know what their

powers are. We can call them to account. The shareholders can inspect their books, and in some cases understand them. They are the creatures of law, and are subject to its limitations. These have been defined by judicial decisions extending over hundreds of years, so that anybody who takes the trouble can learn to a nicety what any corporation can do, and what it can not. Nearly all corporations, for instance, have a limited capital and a limited debt, neither of which can be exceeded without express public authority. So also they are limited as to the nature of their undertakings. A railroad company can not engage in manufacturing or general trading without express authority. A manufacturing company can not engage in navigation, or banking, or publishing newspapers, or supplying gas to cities, or speculating in land, or in stocks, or in any trade not specified in its charter. These limitations are in the interest of the shareholders as well as of the public. They are grounded in reason, and they form the substratum of corporate existence everywhere.

The "trust" is the sphinx of corporations, except that it is not a corporation at all. It may own and control many corporations, but it is bound by no law. There are no limitations upon it, not even those of time and space. Neither the public nor the shareholders can call it to account. It has no fixed abode, no place of meeting, no books of account that anybody can demand access to. It may engage in any kind of business, or in many different kinds at once. It is irresponsible to the last degree. It may dissipate the capital confided to it without danger to anybody

except the confiding investors. It may oppress the public without fear of the State, because there is nothing for the State to lay hold of. Although it calls itself a trust, it is as far as possible from being such. There is a body of law applicable to trusts, but there is no law applicable to "the trust." It should be called a confidence, since it has no similitude to anything known to the law as a trust.

What is meant by a trust in the present acceptation of the term, as Standard Oil trust, Cotton Oil trust, Gas trust, etc., is this: Certain persons conceive the idea of buying up all the machinery and tools in the country applied to the production of some staple article. They call themselves a trust, and invite the public to subscribe money to carry the plan into effect. They also invite the producers of the article to put their establishments into the trust, representing that thus competition can be controlled. They have no act of incorporation. They could not get one if they wanted it, and they do not want it. They get a certain number of producers, with their plant into the trust, and a certain amount of money into the treasury. Then they begin to force the other producers to come in by employing their heavy capital to crush them if they do not. The Standard Oil trust had, as is well known, the co-operation of the railroads to help them to crush out rival refineries and dealers; but such assistance can not be reckoned on hereafter if the commerce act remains in force.

It is a matter of surprise that the public are willing to put their money and property thus into the

hands of irresponsible persons beyond the safeguards of law. That they will do is shown clearly enough by the rapid growth of the Cotton Oil trust. The Standard Oil trust is a slower growth, but a much more formidable one. It has "blazed the way" for all others, and has excited the investing public with a vision of equally large profits to be derived from the magical name of trusts. It has kindled a new form of madness in the speculating public, such as the South Sea company bred after its kind, in London, a century and a half ago.

CHAPTER XLVII.

MANHATTAN CAUSERIE.

THE PHOTOGRAPHIC CRAZE—TYPE-WRITING PUT TO A BAD USE—THE MESSENGER BOY — CENTRAL PARK AMBULANCES — THE MORGUE — FLOWER MISSION—TITLED AMERICANS—MOONLIGHT PICNICS—METROPOLITAN MOONSHINERS—STATISTICS OF IMMIGRATION—A TRADE OF TERROR.

A SINGULAR mild madness has broken out in New York lately. "There was a time when the posing for photographs in costume was the special privilege of the actress," said a photographer to the author. "Now," he continued, "many women in this city think that they look just as well in tights as the actresses, and day after day I am called upon to photograph some society beauty in costume. The practice has developed into a craze, and the photographers are compelled to keep nearly every style of fancy dress in existence. But we have more women call for costumes which show off their figure than any other sort. Now, if you step in here I'll show you how we manufacture our costumes."

In the next room were three girls working away at new suits made out of old. "By the judicious use of red velvet and this thin material," continued the photographer, "with a liberal allowance of spangles, we can make a king's royal rig into almost anything

else. This year there is a run on 'Mikado' costumes. Respectable women come in twos and threes to be taken as little maids from school, but they want the open skirt in a majority of cases. This gives the ladies a chance to show one limb—*a la* Goddess of Liberty—and this satisfies those who are too modest to have their picture taken in tights. Then many ladies prefer the dècollette dress, but these females are the ones whose choices are very select. They always have card photos, and wouldn't think of sitting for a tin-type.

A very pretty girl of about nineteen came here one day and modestly asked if I'd photograph her in tights. I said yes, showed her to the dressing-room, and handed her a new costume. When she again made her appearance she was a very queer sight. The costume was too small for her, and fitted her full, plump form skin tight. She insisted that it was plenty large, and was just what she wanted. I told her if her picture was taken just as she looked then, that Anthony Comstock would call upon me for an explanation. Then she got rattled, stamped her little foot, and asked what I kept a photographing establishment for if I wouldn't photograph a customer. She said she would take eight dozen card photos of herself in that costume, and when I asked her what she meant to do with them she said she would sell them for a dollar each. I told her to put on her clothes and get out, which she did.

It would be impossible to catalogue the various positions in which very respectable women want their photos taken. Married women, from adjoining cities, flock

to New York to have their pictures in tights, and invariably on Mondays. Monday afternoons my place is generally crowded, for, besides the married women, there are many young working girls who loaf on Monday. They come here with their lunch under their arm, drop into an easy chair and sigh, 'Oh, dear! Got any new costume since I was last here?' Then I bring out the Mikado school dress—the one with the divided skirts—and it generally is just the thing. But, as I said before, the majority of the women don't mind being looked at in tights. Still, there are some whose countenance, when I point my instrument at them, turns to the malarial flush of a sunset back of Newark bay. There are many women who would be insulted if I offered them tights, but they're the ones who prefer a sport's rig. They like their pictures taken in a man's full dress suit, and I furnish them with canes and high silk hats. I have some imitation cigars here for those women who want to pretend they are smoking. Then I keep clay pipes for ladies who want to look like sailors, and, let me tell you, it is amusing to see a sailor's costume on a female who weighs 250 pounds or over. There was a fat woman in here about a fortnight ago who had her picture taken as a swell, and a dandy swell she made. When she first came in, she said she wanted to be photographed with a cigarette in her mouth. This was all the dress she needed, she said. Just imagine a woman weighing nearly 300 pounds with nothing on her but a cigarette. I told her she'd make a good sign for a cigar store, and she afterward consented to have her picture in male attire. What do the women do with

these pictures? I'll give it up. It's too hard a conundrum to answer."

A Fourteenth street photographer said: "I don't do any of this business. Nearly every one knows how women like to have their pictures taken over and over dozens of times, and when they see a novel style they are sure to try it. School girls have caught the fever, and when one of them shows her picture in costume to a schoolmate, the latter naturally wants to see how she'd look in tights."

At this juncture the photographer was called to attend a customer. She was a dashing blonde in a dazzling new costume, from feathers to French boots. Although the writer did not at first recognize the original of a familiar face which is seen in many shop windows, that Bohemian ease of address told him that it was learned nowhere but behind the footlights. An aristocratically scorbutic young man, with the fuzz on his cheeks almost enough developed to be dyed into visibility, accompanied her. "Her pictures go pretty good, don't they?" he said to the photographer. He was answered in the affirmative, and then there was a little whispered confab, the scratching of a pen in the receipt book, and the blonde sucked an inky finger, while a fascinating young female behind the desk counted some bills over for the fourth time and handed them to the blonde.

"Has Marie been in to-day?" inquired the blonde. "I'm here," came the answer from an adjoining room. Then a heavy red curtain was drawn aside, and there appeared a very young lady, with bleached hair and a saucy face, and sharp, black eyes. She was in an

entrancing dishabille, with a lace shawl thrown over her head.

"Come in, Ella," she said. "Are you going to pose to-day?"

"They're actresses," explained the photographer, apologetically. "You musn't think I'm a hypocrite What I said about photographing in costume, I meant. Of course, actresses are an exception."

TYPE-WRITING PUT TO A BAD USE.

Scarcely does any new mode present itself, by which a modest intelligent girl can make a decent livelihood, ere some vagrant sister seizes upon the idea, and uses it as a decoy to crime. The business of type-writing calls for more than the usual amount of intellectuality in its professor, and persons to be experts need to have a good education, and a familiarity with books and affairs generally. Such qualifications when added to even mediocre, natural charms, are apt to make a young type-writer very attractive. A lady correspondent of a city paper gives some curious revelations of a state of affairs that has arisen out of these facts.

She says: "You all think of type-writing as a Yankee miracle, but do you know that in New York it is coming to be regarded as a vice? In the metropolis there is just as much competition in wickedness as there is in any of the straightforward ways of making a living, and evil-doers eagerly seize upon any new thing that seems likely to give them a slight advantage over the others who live as they do. My cousin Tom called my attention to this new department

several months ago. He undertook a commission for me once when I wanted some of my scribbling put into the most presentable shape. He has an office in one of the largest office buildings on Broadway, and he remembered that a Miss Brown had taken a neighboring room, and had sent out some neat little circulars calling attention to the fact that she was a young girl without friends in the great city, venturing to gain an honest livelihood; so he marched through the portal, which was labeled 'Miss Brown, Type-writing.'

"He was surprised at what he noticed there. The office was divided into two rooms, partitioned apart. In the first half was a type-writer, a desk and a couple of chairs. Miss Brown, a pouting, plump young woman, with blonde hair, at once led him into the other room, however. It was like a ladies' sitting or sewing-room, with its broad, plush-coated lounge, its rocking chair, marble lavatoir and center-table, and yet, unlike a lady's sitting-room, it contained a box of cigars on the table and some prints of Bougereau's figures on the walls. Cousin Tom talked business, accepted a cigar, talked more business, and finally was just ready to go, when Miss Brown walked up to him and putting up both hands, patted him on both cheeks, and said: 'Bring me all your work, my dear; I would rather do it for nothing than lose as handsome a customer as you.' Tom is always original and always reckless. He wheeled right about, dropped into a rocking chair and began to question Miss Brown without her knowing it until he had her story.

"It is not for me to repeat it, and indeed I never

heeded it or thought of it again until I saw that it was true, and that type-writing had become a mere cloak for the most shameful goings on. The girl said that she had gone to her disgrace through having learned the business, and that after that, when she had not known what way to turn, her destroyer told her that all the down-town offices were being used by persons of her class, and had given her money to pay her first month's rent and furnished her apartments. She found it to be true, and Tom has since told me that the evil is growing worse and worse, until now type-writers are established wherever you go—in every law office, broker's office and wholesale store—and that in buildings where each of a hundred offices has one, there are as many as twelve or twenty in addition in business for themselves, the transparent fact being that there could not possibly be work for half the number.

"But the evil came home to me in a curious way. I had a maid—a moderately pretty clod-hopper of a girl—who left me quite unexpectedly a few weeks ago, and totally disappeared from my ken and that of her relatives and friends. Suddenly the other day I was called into my drawing-room to see a lady caller. I found there my former maid, now shining with paint, powdered thickly, and weighted down with ridiculous jewelry.

"'Why, Minnie,' I exclaimed, 'you appear to be very prosperous.'

"To my surprise she burst into tears.

"'Yah, madam,' she sobbed; 'I vos gwide brosberous. I haf been ruined.'

"'Well,' said I, with freezing and unaffected severity, 'can you explain why you have dared to come here?'

"She then had the effrontery to say that she wanted me to get her a type-writing machine, discount off. She said she had learned there was a fortune in it, and had the audacity to ask me to assist her. I ordered her from the house and, I trust, humiliated her as she deserved."

THE MESSENGER BOY.

This ubiquitous specimen of civilization every one "jaws," and every one employs. Many complain of his dilatoriness, but give him a message to take to a circus, and see if he loiters by the way. When he chooses he can beat a bicycle and roll cigarettes without dropping a grain of the fragrant weed. They rush hither and thither across one's track, go which way you may—they fly past your eyes in as many apparently meaningless directions as a covey of devil's-darning-needles on the margin of a pond. In New York, they could be counted by tens of thousands, if they'd keep still long enough. With all their apparent recklessness, they are hourly trusted with messages "of great pith and moment," and rarely disappoint their employers, when diligence, faithfulness and speed are desiderata. It is rare that any grave offences have been alleged against them, while on the contrary, they have often proved useful auxiliaries to justice in preventing crimes or leading to the conviction of criminals. The city could better spare some ministers and many lawyers than its regiment of messenger boys.

"The papers is always a givin' us fellers a dig," said one of these boys recently. "We hain't never safe from their attacks—only wen there's a 'lection and they goes fer ther polertishuns. Do you gillies think that because we fellers are togged out in blue and red we forgets we're boys? I s'pose you think rules and regerlations is a goin' to take a real live boy an' make a machine of him. Boys 'll be boys, unless he's a duffer, and then he hain't no count for a messenger. I tell you a messenger has got ter have sharp wits. You can bet yer life we sees as many tings wot's hid from the rest of the world as you newspaper fellers do. If you want the calcium turned onto some dark cases any time, just you try one o' our gang. I've seen the coppers bluffed lots o' times wen me an' my pal's been goin' in and out of a place rite under their eyes. I tell you, cull, if I was to tell you what I knows 'bout some people, I could break up many a peaceful home. People kick because we fellers lie sometimes. Don't you know that lyin' is part of our bizness? A man gives a boy a letter to take home ter his wife. He gets the note from a man in a poker room, a concert hall or some other place like that. When he gets to de man's house, though, he has to tell de lady dat he got the letter from de man at his offis, where he left him lookin' almost dead from hard work. It is no use to talk, I tell you, the messenger boys haint half so bad as people thinks they is."

CENTRAL PARK AMBULANCE.

In the course of the spring of 1886, many accidents

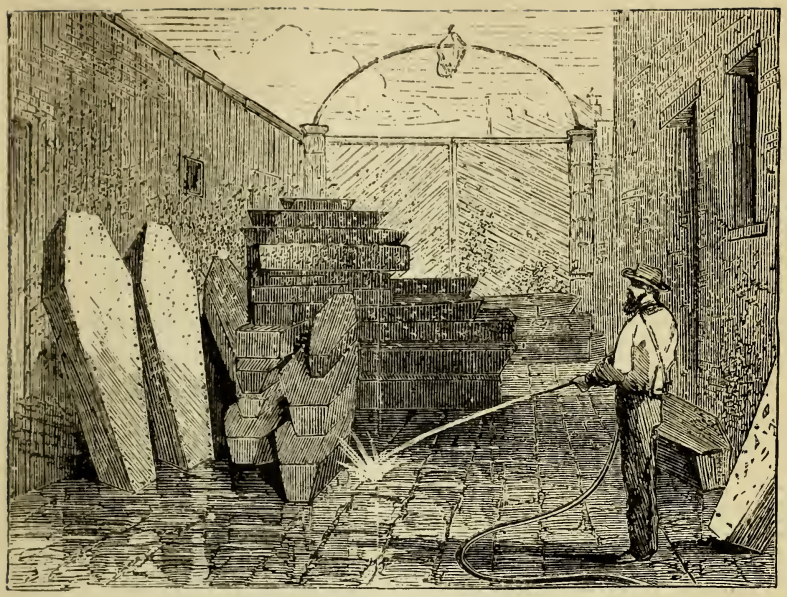
occurred in Central Park, which made manifest that a separate ambulance could be of infinite service in the park. Commissioner John D. Cummins, who appears imbued with much of the good sense and enterprise of the first set of park commissioners, has, in conjunction with his associates, arranged it that an ambulance will be placed in the Arsenal, with a horse always between the shafts, ever ready for a start. By this plan it is hoped to render more prompt attention to the injured. The hospitals have always given very good service, but a policeman desiring to summon an ambulance from a hospital must first communicate with the Arsenal, from which a call is made. This consumes time, and more time is lost in the ambulance reaching the park. By the new plan, the officer will go to the nearest telephone and the ambulance will start at once. There are six telephones in the park, so distributed that an officer can reach one within five minutes at the most. The ambulance will be in charge of a man with some knowledge of the remedies which should be applied immediately, and which are taught by the First Aid to the Injured Society. The ambulance will be of service in many ways. Unfortunately, it is a fact, that many persons visit the park for the purpose of committing suicide. Prompt relief would save the lives of many of such as have only wounded themselves. Then, its value in the case of persons injured in collisions, who suddenly fall ill, or who are suffering from sunstroke, is apparent. When a person is killed, hospital ambulances will not remove the body. In consequence of this rule, the body of a lady lay where she was killed

by jumping out of her carriage, for some time, and had then to be carried away in an open wagon, exposed to the eyes of all—a painful circumstance not only for her friends but also for visitors to the park.

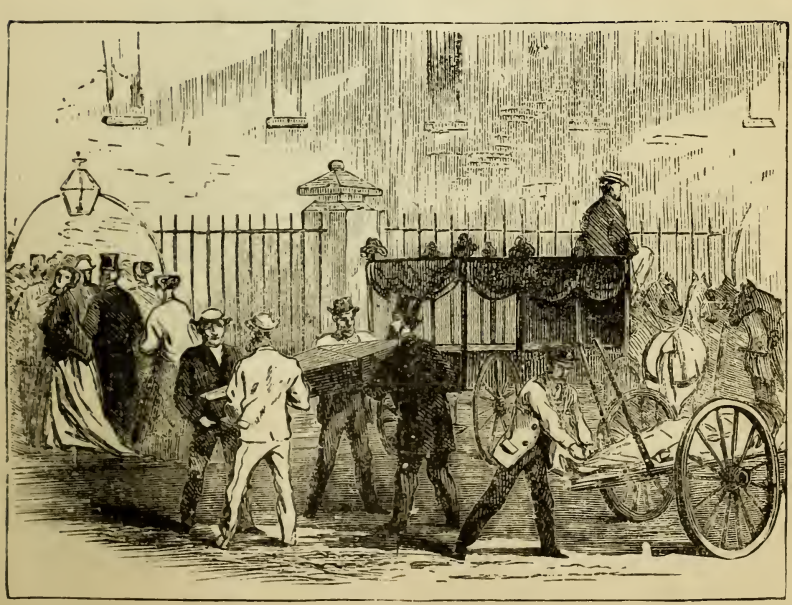
"Hereafter the course of the Society for First Aid to the Injured will be a part of the instruction of all park policemen. Recently the life of a little boy who fell into one of the lakes, was probably saved by an officer acquainted with the society's methods, and Miss Pendleton was restored to consciousness after the runaway accident by the same means." It will be well for stranger visitors to the park to bear these facts in mind, and seek for an officer as quickly as possible.

THE MORGUE.

For the few years preceding 1886, the report of the head keeper of the City Morgue makes the sad announcement, that nearly half a thousand unfortunates occupy the marble slabs of this dismal receptacle of the dead, annually. A great portion of this large number came to their end by drowning, and the bulk of these poor creatures, it was quite evident, owed their death to preventible causes, by falling accidentally from vessels or wharves. To many, at once, the dark theories of perhaps murder and suicide will present themselves as being accountable for a greater part of the deaths assigned to the rivers, but inquiry on these points, and a reference to the facts, show that out of the eighty-eight drowning cases so far recorded, not more than eight could be put down as deliberate suicides, while there was not



Interior View of the Morgue.



Removing and Receiving Dead Bodies at the Morgue.

a single case in which evidence of murder was found. Along the North river a number of private piers of the foreign steamship companies are kept closed at night, when not in use, and large, heavy gates, at which a watchman is generally on guard, prevent any wandering pedestrian or would-be suicide from getting into the river. But, while these protected docks are even an exception on the North river, there are still fewer on the East river. This difference between the two sides of the city water front is glaringly apparent, when upon glancing over the fatal list, it is noticed that the larger percentage of bodies taken from the water, were recovered from the East river docks. There are but few suicides from piers. Those who wish to end their existence in the river, now generally ride out to the middle on a ferry boat and jump in."

THE FLOWER MISSION.

"He that spake as never man spake" was never weary of illustrating his admonitions by referring to the flowers. "Consider the lilies of the valley, they toil not, neither do they spin, and yet I say unto you that not even Solomon in all his glory was arrayed like one of these." Very many of the good ladies of New York, aware of the softening and humanizing effects produced by the rich colors and sweet perfumes of flowers, have organized missions, the fair members giving their time and attention to the unpacking, arranging, and distributing of these loveliest gifts of the good God. The Flower Mission begins operations in the middle of May, and thousands of the inland dwellers collect and send some of the

sweetest products of their gardens to bless the senses of sight and smell amid the dwellings of their less fortunate fellow creatures, who are "cabined, cribbed, confined" in the dark and stifling abodes that are too often the "homes" of industrious poverty.

At present, less flowers are received than could be used, while aid in arranging and packing continues sufficient. A month hence the conditions will be in a measure reversed. Society will be largely out of town, so that the girls' deft fingers will be missed on Mondays and Thursdays, when the basket loads and box loads of flowers arrive from near and distant sections, conveyed gratuitously by the different express companies. About two hundred stations, including some in Connecticut, New Hampshire and Vermont, as well as the greater number at less distances, are points for this floral transportation. From all appearances, the system is one in which money in no way enters. It is also carried on almost as noiselessly as the part taken in it by Nature herself. The fact is generally known that the use of the building is given by All Souls' Church. For the rest, and since the work was established in 1870, it has been conducted by women whose names are never a part of public communications — Protestant, Roman Catholic, Hebrew. Their aid is directed to every kind of institution for the sick of body or mind.

Undoubtedly, an equally great benefit is connected with the distribution of flowers and delicacies to the sick in tenement houses, with the assistance of city missionaries, Bible readers, sick nurses, and church visitors. Jellies, beef tea, farina, cocoa, and different

articles used in cooking for the sick, are frequently among contributions to the mission. Fruits and fresh eggs are specially prized.

The flowers arriving, packed loosely in baskets with wet paper between, are first sorted and classed in three different grades. The most fragrant and delicate are for the sick. Those which are fresh and bright, although of secondary choice, go to the poor, and others less desirable to the children of the industrial schools, and to those in the street.

"Isn't it dreadful," cries an animated worker, bunching up flowers with swift dives into the mass, "the way they run after you."

Care is taken in selecting fragrant varieties in making bouquets for the blind, and if possible each contains a rose. At the Cremorne Mission flowers are given out in the evening meeting as well as being furnished for decorating the room. Great joy was recently given at the Old Ladies' Home, at Eighty-ninth street and Madison avenue, by a concert for which the mission decorated the rooms with snowballs, azaleas and other flowers.

One hundred and twenty-six institutions are on the list for which this system provides. Its facilities for so vast a work have been recently increased by the formation of auxiliary societies out of the city working in connection, as at Flushing, and on Staten Island.

TWO PRINCELY GIFTS.

While the Presbyterian Hospital on Fifth avenue, overlooking Central Park, New York, towers heavenward, a splendid example of the humanity and gen-

erosity of James Lennox, opening, as it does, its ample doors to the injured and sick of all creeds and conditions of men.

The Lennox Presbyterian Hospital is one of the noblest buildings of its kind in the universe. It is composed of several separate, yet conjoined, buildings of a very ornate, yet tasteful, style of architecture, and occupies a whole city square of perhaps the most desirable, and certainly the healthiest land, in the island of Manhattan. It is bounded by Madison and Fourth avenue, fronting on the former, and having East Seventy-first and Seventy-second on either side. Its upper windows overlook Central Park, from which it is but a block away. It is fully equipped in every way to do an immense deal of good.

On the Brooklyn side of the East river is just being hurried to completion the grand pile of buildings that owe their origin and building, in great part, to the humane promptings of George I. Seney, of Brooklyn. While engaged in the fierce race for fortune, and seemingly laying his foundations stable and sure, he found a way to give a large part of his valuable time, and a goodly portion of his justly acquired wealth, to the erection of the Methodist hospital. George I. Seney, who, in February, 1881, offered to Rev. Dr. James M. Buckley to give $100,000 and sixteen eligible lots, valued at $40,000, as a site "toward the establishment and erection of a hospital, the institution to be a Methodist general hospital, but open to Jew and Gentile, Protestant and Catholic, heathen and infidel, on the same terms."

A few days later he increased his donation by $100,-

000. He selected a board of trustees, and the hospital was incorporated by the Legislature in the May following. The site selected was on the slope from the west side of Prospect Park, covering the entire block between Seventh and Eighth avenues and Sixth and Seventh streets—200 by 700 feet. The plans of John Mumford, the architect, were accepted, and on Sept. 20, 1882, the corner-stone was laid with impressive ceremonies. Work progressed steadily, until the spring of 1884, when the financial embarrassment of Mr. Seney put a stop to it. All the expenses were borne by him. He was the chairman of the building committee, approved the plans and exercised a general supervision of the work. During this time, the original donation was exhausted, as well as $210,000 additional, which Mr. Seney also gave. Recently, the leading ministers and members of the Methodist church have arranged to collect sufficient to fully complete this noble proof of individual charity.

TITLED AMERICANS.

The distribution of titles to such rich and distinguished Americans, as may have attracted the attention of foreign potentates, is not so common as those familiar with our Constitution might imagine. The law of the land is, that nobody can accept a favor from a foreign Power, in the way of ribbons, decorations, etc., except by consent of Congress. With the exception of certain navy people, who sometimes receive elegant presents from foreign Governments for services rendered or acknowledged, public servants of the United States usually go empty handed. They

expect nothing, and they are not disappointed. It is quite the fashion, or used to be in the early days, for foreign Governments to lavish upon distinguished American officers, titles and distinctions. Louis XVIII. gave Commodores Decatur and Bainbridge swords and parchments, which our own Congress refused them permission to accept. Louis Philippe scattered honors about, mostly upon naval and diplomatic officers, and once the queen of Great Britain bestowed a Knightship upon Capt. Silas Stringham, of the United States navy, for some act of gallantry in the rescue of a British frigate and crew from imminent peril. Again Congress refused "Sir Silas" the honor of acceptance of the title, though it did allow him to take the sword that accompanied it.

Congress has invariably refused persons in the Government service the right to accept distinctions of this kind. Swords, snuff-boxes, and articles of vertu have sometimes been allowed to slip through, but no American has ever yet had the brazen impudence to assume a title of distinction conferred by a foreign Government. When they have been conferred, they are usually received gratefully, the ribbon and jewel hidden away and kept for the glorification of the next generation.

Sir George Pullman, of sleeping-car fame, would like, above all things, to have his title recognized, and have the power to emblazon its shield and quarterings upon his cards and coach panels, but Sir George will have to wait awhile. "Sir Silas" Stringham once, in a spirit of independence, hoisted his pennant to the fore, like a titled English Captain is permitted

to do, but he was yanked up to the "chock-block" by old George Bancroft, who was at that time Secretary of the Navy. Old "Sir Silas" never again ventured to air his knightship.

A new crop of American Knights and Honoraries bloomed out about the time of the various foreign expositions. These all had strong commercial flavor, and their existence, or rather their creation, became meat for the newspapers. Foreign Governments began to see the uselessness of investing professional people with orders and ribbons. With a satire that is almost grim, they said: "Let us decorate the Yankees in their own way."

At the Paris Exposition, Cyrus McCormick, the reaper manufacturer, became a Chevalier of the Cross of the Legion of Honor—not for heroic deeds, not for valorous or chivalric accomplishments in action, but for the wondrous power of his inventions in the wheat fields of the universe.

At the Vienna Exposition, the Emperor Francis Joseph conferred upon Thaddeus Fairbanks, the scale man, the honor of knighthood. "Sir" Thaddeus died only a year or so ago, but his family treasure the honor just as much as if it were the inheritance of blood—not measured in the scales. Howe, the sewing-machine man, got a half-dozen medals and decorations, but as soon as it became known abroad that he was a spread-eagle adventurer, and was just as likely as not to hang his sacred ribbon and decorations in his machine-shop window, as an advertisement, even the free and easy and commercial Louis Napoleon drew the line: "No more medals and things for

Howe," said the Emperor to one of his satellites. "When I want to use Howe, I'll invite him to sup alone with me. He'll think more of that than of a ribbon. He can eat my supper, but he can't sell it."

During the latter portion of the reign of Napoleon III., the Cross of the Legion became little thought of. The great exposition destroyed its value in the estimation of the aristocracy, and the freedom with which the ribbon and cross were given to the sewing-machine man, and the other branches of "trade," broke the hearts of the older "chevaliers."

But the Americans who won such prizes had, after all, but little use for them. But one man ever dared to use it as an advertisement. The wives of some of the others tried to use the distinction socially and for their benefit, but they were so laughed at that they were quick to haul in their title and forget it. Mrs. Stockwell, a daughter of Elias Howe, once thought to pose at Newport as a Countess, because the old man could have been known abroad as Sir Elias Howe, but the poor woman was not only laughed at, but advised to go and buy a copy of Burke to prove to her that daughters of Sir Knights even in England are not Countesses. Poor old Howe! Neither his knightship nor his money did him much good, for he died almost a bankrupt.

The Pacific coast has had more titulary honors than any other one section of the country. The people who win them there have plenty of money to buy them in the market, and are too generous to question each other's antecedents. The Pope and King Kalakaua distribute most of the Pacific honors. D. J. Oliver

and Mr. Murphy, of Murphy, Grant & Co., are very rich, very liberal, and very devoted to the Church. A few years ago, the Pope made them both Marquises of the Vatican. This gave rise to chatter. Oliver being the older, had the precedence. This Murphy would not stand, and for several weeks there was no intercourse between them, and it is not thought that they speak now.

The only real Sir Knight on the Pacific coast is Sir Claus Spreckels. He is the creation of King Kalakaua, and a pretty tough old knight he is. The story runs in 'Frisco, that Sir Claus was knighted over a steaming bowl of palaio, and that his Majesty, of Hawaii, scarcely knew at the time whether he was decorating Sir Claus, or painting the whole kingdom. At any rate, Sir Claus wore his jewel and ribbon afterwards, and carried about with him the King's acceptances for over $700,000, with three or four sugar plantations as security. The California papers made a good deal of fun of Sir Claus; but one day, and quite recently, too, he and King Kalakaua quarreled, and Sir Claus threw his jewel contumeliously at the King's feet. So now Sir Claus is again plain Mr. Spreckels, with the Inter-State Commerce bill destroying his market for sugar, and his young and enterprising family begging him to go back to the Sandwich Islands and pick up his "chewel."

John W. Mackay once had the offer from the King of Italy of a dukedom. It was about the time of his stepdaughter's marriage to the Prince of Colonna. "To h— wid it!" exclaimed John, in his broad dialect. "I'd see him in Tophet first. Let th' old woman

make a fool of herself if she wants, but what wud they say of me back on the Comstock—John Mackay a duke!"

Mr. Mackay would never accept titular honor of any kind. His wife is not so dainty. She could not get herself a title abroad, because old John would not let her, but she married her daughter to a Prince, and her sister to a Count. Mrs. Mackay is in a measure successful in her ambition.

MOONLIGHT PICNICS.

There are many phases of life in the metropolis worthy the pen of a Dickens. They are so different from the ordinary every-day events of all other American cities, that it is right difficult to set about truthfully enumerating even a few sample ones. Chief of all, however, is the moonlight picnic, being unto itself an unsurpassed novelty. The moonlight picnic, to speak of this fixture in the singular, is always given by some ward organization, either to some island up the Hudson or Sound, or a convenient spot in Jersey —convenient to New York by water. A barge and a tug, a bar, and a brass band, are the necessary essentials. When a moonlight picnic leaves the dock the bar is patronized with a will for something like a half hour, and then the deck is cleared by the committee of arrangements, and the band begins.

The dance on an excursion barge opens with much ceremony. The gentlemen bow, the ladies curtsey, as they accept an invitation or don't, and everything is as formal almost as it would be in a ball-room ashore; but it don't last. It is fun, not etiquette, the moon-

light picnicker is after, and if he don't get it it isn't his fault. Within an hour, the girls have their wraps off, and the men are in their shirt sleeves. At the end of another, you no longer invite your partner, but take the first lady you fancy from her seat, and whirl her off into the gay and melting round. The third hour brings with it the privilege of exchanging partners on the floor, if they will let you, and doing pretty much whatever you please, from dancing in your bare feet to tripping the fat girl with the green hat up, and then telling her that there has been a big fall in lard. This style of witticism is always very much relished at a moonlight picnic by everybody but the person it is applied to—that is, and by the time you get off a few specimens you will be gratified to hear the girls you haven't been guying, saying to one another: "He's a real funny fellow, isn't he? And so good natured."

All around the railing of the upper deck flirting parties hem the dancers in.

The flirtations of the moonlight excursion are, like its dancing and its music, more vigorous than æsthetic. When you are not flirting or dancing, you are at the bar, renewing your backbone with beer and hard boiled eggs, against the next turn. This is as much a sacred duty on your part toward the committee as it is to yourself. The eggs and beer were brought on board to be consumed, and they have got to be before you go home, so you might as well commence as soon as you can. Sometimes the excursion has no definite destination, but just goes sailing around, dancing, eating and drinking till there is

nothing more on board the barge to sell, and the farmers on shore have organized a vigilance committee and are looking for boats. When it goes to some grove, it gets there about the time that the excursionists are too exhausted to dance any more, so they pair off and go ashore to brace up. The crew of the tug utilize this opportunity to board the barge and get drunk, and they have finished thrashing the bartenders and gone off without settling, when the excursionists come trooping back squabbling, or cracking jokes, and the bartenders put brown paper on their wounds and get ready to make the new arrivals pay the bill the tug folks didn't.

The band, meantime, has been reviving its wind with a keg of beer, and is as ready for action as it ever was. There is something marvelous in the amount of muscular energy a sheet iron band will develop over a single keg of beer. It reminds one of the reply of the Irishman, who, when asked whether he played the violin by note or by ear, answered: "By main strìngth, be Jabers!"

It takes longer to get started on the return trip than the voyage out, principally because the crew of the tug are all sleeping their drunk off, and the captain has to go around with a locust club and argue with them; but however great the delay may be, there are sure to be some people left behind.

The boat takes its time towing the picnic back, but nobody bothers about it. All sit with heels on the railing, and drink beer without counting the glasses. A one-eyed gentleman from the Fourth Ward develops comic talent and sings songs which nobody listens to,

accompanied by hideous facial contortions, supposititiously expressive of intense and varied emotions. When he finishes, the girls all applaud wildly and laugh till they cry. Then some one suggests a can-can, and the proposition is received with rapture. The band brisks up and the moon, peeping under the roof of the open deck as if it was ashamed to look, sees a picnic version of the dance of the mabille. Then there is more beer and more singing. A young lady in scarlet velvet does a clog; she has just learned preparatory to blazing on the public from the variety stage. A couple of rollicking would-be variety actors, having provided themselves with masquerading garments, don them, and give the company a sample of their talent. This excites a spirit of emulation in other young ladies, and they exhibit various kindred acquirements. All are so interested that none notice that the barge has ceased to progress, until some one sees the tug steaming swiftly down the river. "The line parted," says a committee man, coolly, "and they hadn't no other one, so they went on to New York."

"And we've got to lay here all night?"

"It looks so."

"But what the d——are we to do?"

"Well, I don't see much. The beer's all out, but there's twenty dozen of champagne yet, and I 'spose you can manage to worry along on that till morning."

The Moonlight Picnic is always an eminent success.

METROPOLITAN MOONSHINERS.

The majority of citizens, that solid, respectable class who have great respect for the majesty of the

law — are under the impression the business of "moonshining" or distilling spirituous liquors illicitly is confined to the mountain fastnesses of Georgia. Such is not the case, however. Right in New York city the work of defrauding the United States Govment by utterly ignoring the existence of such an institution as the Revenue Department, by making whisky, is carried on to a considerable extent. I cannot say how many stills there are in operation, because I am possessed of no means of getting at the facts, but I can swear to the existence of one. I have been there, have drunken of the whisky, and can safely pronounce it good. There was no desire on my part to aid and abet individuals in their attempts to swindle the United States Government; I was after the romantic and picturesque only, and drank the liquor merely because it was good to drink. I, for one, shall not let my conscience trouble me to any appreciable degree.

Now for the "still." It is at the upper end of the island, where New York revels in rocks, ravines, narrow lanes, bits of wooded land, and then again vast stretches of meadow. The house is back off the main road, and is an honest, licensed beer saloon, with its short counter, swathed keg, its sanded floor and one or two tables. It was about fifteen minutes past eleven o'clock, on a stormy evening, that I walked up the muddy steps of a house, a gleam of light from the interior showing that I was not too late, opened the door and stalked in. The sole occupant was a very pretty German girl, about nineteen years old, who was counting the money from the till by means

of a candle. She looked at me hurriedly, and with anything but pleasure in the glance. Then she reached up to where a bell-cord dangled and pulled it vigorously. This done, she turned and said:

"What do you wish?" There is no more beer, we are about to close."

As she spoke she came around in front of the bar and locked the door. I noticed then what a splendidly constructed animal she was.

I was a prisoner to a dead certainty.

"I want to see your father," I answered.

"And what do you want with her father?" came in a growling tone from some one back of me. I was undeniably startled, and upon turning was far from being reassured by discovering a powerful, tall man, with black beard and hair, who wore a genuine buccaneer's appearance generally. I stood up, but before I had time to explain my position, it was rendered still more interesting by the arrival upon the scene of the wife and mother, a true copy of Frochard in "The Two Orphans," and a couple of brawny, lounging lads, with sleeves rolled back over muscle-knotted arms. The storm, in the meantime, had risen to the dignity of a tornado, shaking the house till the windows and doors rattled like the teeth of a shivering tramp. It was a curious tableau. The red-shirted father, forming with the formidable looking mother, and the anything but mild-mannered boys, a semi-circle of menacing background, while the girl held the flaring candle aloft, displaying, as she did so, an arm of faultless shape.

At last, I produced the letter I had obtained from

an old friend of the distillers. It stated that my visit was strictly an honorable one, and that he might, with the utmost safety, allow me to inspect the secrets of his "still."

When the bear had read this through and passed it to his wife, he growled out a welcome, and shook me by the hand, saying:

"That's all right. I didn't know at first but what it was the government itself making so late a call. We were just going to work when you came. But what do you say to a littte dishonest whisky first?"

I nodded concurrence to the idea, and a stone bottle with glasses was produced. The pretty daughter waited upon us, all smiles and affability now. After the drink, we all went into the distillery. Being able to drink whisky is one thing, and understanding how it is made is another. I am quite sure my readers do not desire any scientific dissertation on the subject in this sketch.

The "still" is copper or brass, and connects with the worm, which is attached to some other mysterious contrivance. It was all there to be seen, and after they had fixed the "mash" and attended to a few details about valves and stop-cocks, the apartment was left in charge of one of the men, and we returned to the front room to eat some sausages which Frochard had been cooking and upon which she staked her reputation. I liked the sausages very well; they seemed to suit the occasion, to fall in with the idea of smuggling, and all that. The "Pirates of Penzance" were nowhere in wickedness to us then.

"Mina, tell the gentleman how you threw the gauger, and saved the 'still' that night."

"You know I never tell that story," said the handsome woman, with a bit of red burning through the brown of her cheek, "and you shouldn't ask me."

"Then I'll tell it," said a good-looking young man in the group, as he knocked the ashes from his pipe, "for I was the gauger, and she, God willing, is soon to be the gauger's wife." This gentleman had made his appearance with the sausages.

Mina made an effort to escape, but her mother barred the way. So she went behind the bar and a German newspaper.

"It was about a year ago," the young man began. "I was in the employ of the government, simply as a gauger, at so much a day, but was sometimes detailed on special duty like hunting out illicit stills. I broke up two in East New York and then heard of this one. Not being sure of my game, I thought I would prospect first. I could at least destroy the apparatus, if any were discovered, and get the authority afterwards. It happened that I came in here when Mina was all alone. The old gentleman, his wife and boys, suspecting nothing, had gone to a dance over in Guttenberg."

"Nein! nein!" came from the old lady, "eet vos a funeral."

"Well, they were away, having some kind of a time, and the girl was alone This still had just been put in, and represented the small fortune of the family. I did not know that then She came to meet me and asked me what I wanted. 'What have you got?' I replied. 'Beer —weiss beer—mineral water.' 'No whisky?' 'No.' 'None in that room

there?' and I started up to go into the still. She barred the way as quick as lightning, and I noticed then that she was dressed as a man, with a pair of blue overalls stuffed into heavy boots. A long apron had concealed that fact before. She untied it and threw it away. My suspicions were confirmed at once, and I resolved to go in. Taking out my match safe, I struck a light and advanced to the door, warning her away, telling her it was foolish for a woman to oppose me; that I was an agent of the government, and was in the legitimate discharge of my duties. My duty to-night was to destroy the still and worm.

"All the answer she made was to blow the match out and close with me. When I found that I had to use force, I found that I couldn't. She had me in a vice-like embrace. Of course I did not attempt any blows, and I doubt if they would have been very dangerous ones had I been ruffian enough to resort to such warfare. It became a fair wrestling match, and, although I was something of an athlete, I use no exaggeration when I tell you that by the use of some mysterious twist or lock known to her, I was thrown clear over her head, and landed partially on my own, remaining stunned upon the sanded floor for some time. When I came to, she was bathing my head with all the tenderness of an angel.

"It is needless to state that I did not break the still that night. I made a report, freeing them from suspicion, but stated that I would keep my eye upon the family."

"And in order to do it right," said the old man, "he's going to join dot same family. Ain'd it so, Mina?"

Scenes at Castle Garden.

There is not, however, a great deal of moonshining carried on in New York city proper. In Westchester and Queen's counties, and, in fact, about all the water counties, the government is daily defied by conductors of illicit stills. None are operated on a large scale. The process would prove too expensive, as well as too risky. It is far better in the long run, to make only a couple of barrels a week, quietly, at odd hours, and dispose of it in the neighborhood to a steady custom, than to try to stock the market with contraband whisky. The former means safety, the latter, almost certain detection. It costs about twelve cents per gallon to make corn whisky. Sold at fifty cents a gallon, a fair profit is returned. Any industrious old farmer or squatter can make one hundred gallons a week, and by judicious disposal can shortly accumulate a handsome bank account.

STATISTICS OF IMMIGRATION.

Since 1847, when Castle Garden was made the landing-place for immigrants arriving at this port, 8,456,279 of them have come through the water-side gate of old Round Fort, and have streamed to the North and to the West. How they have blessed their chosen regions, now blanketed with crops and bright with towns and cities, it is unnecessary to say. To the South, there has been scarcely a leakage from the flow. In 1886, out of a total of 300,887 immigrants whose destination was recorded, the States south of the Potomac and the Ohio received only 6,126, which is barely two per cent., as will be shown by the following table of the distribution in 1886:

Arizona	62	Kentucky	724
Arkansas	158	Kansas	4,327
Alabama	133	Louisiana	474
British Columbia	27	Maine	236
Connecticut	8,023	Maryland	2,300
Colorado	1,492	Michigan	9,682
California	5,633	Missouri	5,286
Canada	2,464	Minnesota	12,317
Cuba	49	Mississippi	95
Delaware	195	Montana	540
District of Columbia	291	Mexico	39
Dakota	4,536	Massachusetts	10,161
Florida	281	Manitoba	19
Georgia	209	New Hampshire	173
Indiana	2,374	North Carolina	73
Illinois	25,502	Nebraska	4,993
Nevada	146	Tennessee	340
New Jersey	10,432	Texas	3,001
New York	109,554	Utah	1,299
New Mexico	78	Vermont	320
New Brunswick	13	Virginia	203
Ohio	9,202	West Virginia	327
Oregon	519	Wisconsin	9,145
Pennsylvania	42,103	Washington Territory	255
Rhode Island	2,645	Wyoming	224
South Carolina	108	West Indies	20
South America	24	Panama	16
Iowa	7,886		
Idaho	108	Total	300,887
Indian Territory	51		

A large part of the 109,554 credited to New York came to the country without settled plans, and eventually secured homes in other States. These are what may be called the floating immigration, and it is in behalf of this material mainly that the Labor Bureau of Castle Garden is busied. It also finds work for a good many whose destination is not recorded, and who, of course, do not appear in the above table. There were 20,927 of these, in 1886, making the total immigration 321,814.

Up to April 1, this year, there has been a gain of nearly 50 per cent., indicating that the immigration by way of New York for 1887, will exceed 450,000, if it does not surpass the remarkable record of 1881,

when 455,681 immigrants landed here; or of 1882, when the climax was reached with 476,086.

The bulk of the immigrants know exactly where they are going, and what they will find to do in their new homes. In fact, most of them are traveling on tickets sent them by friends and relatives who have settled in the North and West. The foreign-born millions of these regions, and many of their children, are immigration agents of the most efficient kind. They have family affection in their favor, and use their own money freely. It would be idle for any State to try to compete with Michigan, Wisconsin and Minnesota for the Swedes still to come, for they have nearly all the Swedes that have already come. So it is with the Irish, the Prussian Germans, the Dutch, the Belgians, the Danes, and other peoples who have been coming to America in great numbers for many years. The South will get few of these people, simply because she now has few of them.

But the character of the immigration is changing, and therein lies the opportunity of the South. New countries are becoming sources of the flow, and if the Southern people want the increased population necessary to the full development of their States, they can get it, but not without trouble. To illustrate what is meant, the following table, showing the numbers and nationalities of immigrants arriving at New York from the principal countries, during the last five years, will be useful:

COUNTRY.	1882.	1883.	1884.	1885.	1886.
Ireland	52,768	55,184	39,996	35,597	36,415
Germany	198,468	176,691	141,922	98,111	73,099
England	40,849	41,525	32,086	33,009	46,215
Scotland	13,557	8,922	6,872	7,897	12,277
France	4,667	3,932	3,898	5,060	4,998
Switzerland	12,068	10,326	7,237	6,486	5,531
Holland	7,078	3,971	3,029	2,458	3,323
Wales	4,451	3,840	1,776	1,108	1,043
Norway	15,147	11,939	9,942	9,786	10,443
Sweden	42,517	19,976	16,722	15,707	21,905
Italy	27,443	25,485	14,076	16,033	29,312
Belgium	1,043	1,331	1,971	1,804	1,704
Spain	1,327	1,161	962	1,063	438
Denmark	12,834	8,404	7,100	7,436	8,001
Portugal	12	48	26	48	17
Russia	15,900	7,577	12,432	16,578	23,987
China	293	208	158	110	8
Bohemia	7,179	4,877	7,093	6,697	4,222
Hungary	11,944	13,160	15,797	11,129	18,135
Japan	19	8	7	33	27
Austria	2,707	3,095	3,731	11,251	15,772
Luxemburg	404	386	242	274	257
Roumania	.....	.....	.....	.....	2,461
Unknown	195	1,166	122	432	222
Totals	476,086	405,902	330,030	291,066	321,814

[The totals are not the footings of the above columns, but the actual arrivals during the five years, the names of countries sending unimportant numbers being omitted from the table.]

It will be observed that Ireland and Germany show a large falling off. This is emphasized by reference to the records for those countries in earlier years. More than 100,000 Irish came over in 1849, 1850, 1851, 1852, 1853, the number reaching 163,306 in 1851; more than 80,000 came in 1848, 1854, 1863 and 1864, and more than 60,000 in 1865, 1866, 1867, 1869, 1870, 1871, 1872, 1873, 1880 and 1881. Ireland has been pretty well drained. From Germany more than 150,000 came in 1854, 1881, 1882 and 1883; more than 100,000 in 1852, 1853, 1866, 1867, 1868, 1872, 1873 and 1880, and more than 80,000 in 1857, 1865, 1869, 1871 and 1885. Germany has sent off her excess of

population. The same may be said of Sweden and Norway, and most of the countries that have supplied the North and West.

The countries coming to the front are Russia, Austria, Italy, and Hungary. The Russian immigrants, of whom few or none are Nihilists, are a fine-looking, sturdy honest set. They are nearly all peasant farmers, and could easily be induced to go to Kentucky, or even further South. They bring very little money. Until 1874, Russia scarcely appears in the Castle Garden books, and it was not until 1881, that the immigration from that country reached 10,000. It will certainly grow rapidly from this time forward. Austria's leap into prominence is still more remarkable. The first immigrants landed from that country in 1873. There were 6,859 of them, but the number dropped to 1,001 in 1874, and the flow was not fully resumed until 1885. No better people than the Austrians could be asked. They are strong, healthy, industrious and generally pretty well supplied with cash. The Hungarians and Italians now arriving in increased numbers, are, as a rule, not desirable folks. They are from the poverty-stricken classes, and are physically and morally a hard lot.

The immigration from Great Britain does not vary much from year to year, but it reached its climax last year, with 46,515 new comers of the highest grade, mostly farmers. These people are all educated and intelligent. In order to attract immigration to any State or locality not already settled in part by foreign-born people, work must be done in the countries from which the supply is desired. Agents,

of course, must be sent over or employed, though descriptive pamphlets may capture a family now and then. Little or nothing can be accomplished at Castle Garden, except through the Labor Bureau, and then a definite position at stated wages must be offered, and money to pay the fare of the man or woman engaged must be forwarded. The baggage of the immigrant is sent by express to the employer as security for the money advanced.

During 1886, the Labor Bureau, which is maintained at the expense of the German Society and the Irish Emigrant Society, found employment for 14,257 immigrants, of whom 8,345 were men, and 5,912 women. The average monthly wages obtained for farm laborers and house servants were as follows:

Months.	*Farm Hands.*	*Female Servants.*
January	$8 00	$8 00
February	8 50	8 00
March	12 00	10 00
April	14 50	10 00
May	14 50	10 00
June	15 00	10 00
July	14 00	10 00
August	13 00	10 00
September	12 00	10 00
October	11 00	9 50
November	10 00	9 50
December	9 00	10 00

One of the most potent influences in favor of the Northwest, in gaining immigrants, has been the enterprise of the railroad companies. They have not only offered cheap lands on easy terms, but have made it a simple matter for the immigrant to take his long journey. Frequently they carry settlers free. Not a Southern road is regularly represented at Castle Garden; there are few Northern roads that are not, either directly or through one of the trunk lines.

A TRADE OF TERROR.

It has only been very lately that New York city has become aware of the fact that Italy is doing a tremendous business in the exportation of ready-made cripples, and that the chief objective point of the grotesque and horrid freight is the metropolis. Some padrones have been arrested and taken before the lower police courts. In time, the matter will attract the attention of the higher authorities, and some remedial legislation, or the vigorous application of that existing at hand, may be looked for. The reader who has read Victor Hugo's "L'homme qui Rit," can recall the vivid chapters in which that master of sensational fiction described the exquisite tortures to which children were put, the merciless application of the knife to certain tendons, in order to produce the desired effect. Babies have been put in vases of strange pattern that dwarfed their growth, and made them very desirable adjuncts for side-shows the world over. In Italy—land of beggars and grand opera—this cripple business has been going on for centuries. Alms-gathering is a science there. Professional beggars all die rich. But they found out long ago that you must be more than dirty, in order to exact the pittance from the purse of the passer-by. Even the blind men got to be a drug in the market, and the fellows with sores found times hard. Then the brilliant idea struck some one of them of getting up grotesque cripples—boys with their left foot growing back of their right ear, and such like vagaries. It was a brilliant success. No man could refuse a coin

to a man with his head under his arm. The sight was horrible, but fascinating, and having viewed it, the donation was made on the same principle that a man would pay to go into a tent and see the educated pig eat pop-corn and play euchre at the same time. There were so many cripples turned out by the cramping and torture process, that Italy and all Europe found itself plentifully supplied. Every cathedral door was crowded, and the agencies in the various cities wrote to have all shipments stopped. But what was to be done with the surplus? What is done with every superfluous bum, thief, and murderer that Europe spawns? They were shipped to America, and they have been coming into New York at a very lively rate. They are being sent, too, to Philadelphia, Baltimore, and other ports that have no Castle Garden, and thence they are brought by rail to the great metropolis.

I was introduced, one evening, to a room in which about twenty newly-arrived cripples were having supper. I saw the collection of fiddles, violoncellos, tambourines, triangles, etc., belonging to those at supper, and it seemed that they, too, had been put through a regular deforming process. They had an air of suffering akin to that stamped upon the faces of their twisted players, and I could understand how the strains evoked from a violin by a half-starved Italian boy always possesses the character of a moan.

The trade in children all comes from the curse of poverty. Antonio or Pellegro finds that the little patch of ground on the hillside back of Naples will not support him. His eldest daughter, Angelina,

eats too much. In a little wine shop he meets an agent of the Beggar's Association of New York, who offers to take Angelina and little Roberto to New York, paying so much down and signing a paper to forward so much more regularly. Angelina and little Roberto are brought to New York, and as soon as they arrive the process of dwarfing into hideous ugliness the moral nature of the pretty black-eyed girl is begun. She cannot escape it. She is a mine of gold, and she is beaten and starved until all her finer qualities become dazed, and resistance ceases at last. At the Neapolitan home they cannot hear of her, or, if anything, nothing but lies. Money is sent for a while and then it ceases, the padrone writing that the children have run away with an organ, and an $80 monkey. Some of the children are deformed in a transient way, as it were. I went into Matron Webb's Lost Children department, at the Central Police office, once, and saw a bright little Italian boy playing with the other waifs present, and apparently having a good time.

"Is he lost?" I asked.

"Oh, no," was the response; "he's a crippled beggar. The officers picked him up on Broadway."

"A cripple?"

"Yes, a deformed boy."

I took another look at the bright-eyed rascal. Every limb was perfect; every feature was full of grace and young animal life. My wonderment was fully expressed on my countenance, and after the good matron had enjoyed it sufficiently, she said to me:

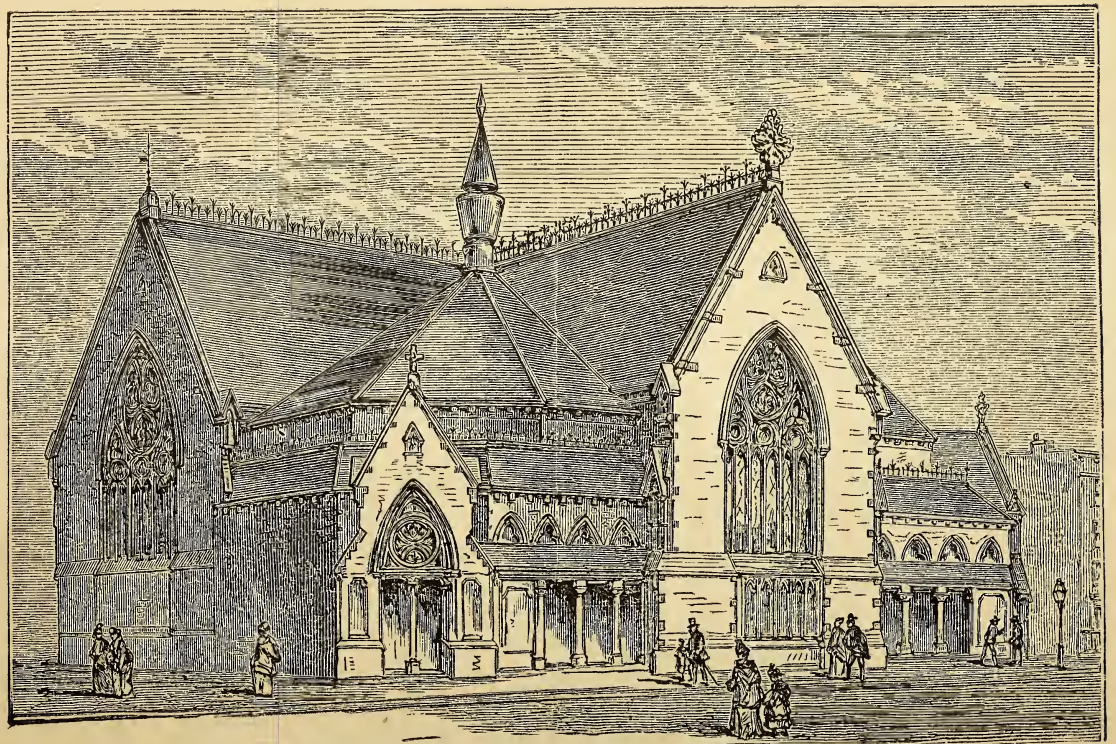
"Turn your back to him."

I did so.

Then I heard some whispered conversation between her and the boy. In another instant she said:

"Now look."

The bright-eyed, active boy had disappeared. In his stead, sitting upon a low stool, was a miserable, horrible little wretch, with both wrists and his legs out of joint. I cannot describe the repulsive grotesqueness of his appearance, but if I had been a doctor, with a trunkfull of diplomas, I would certainly have considered the boy a most remarkable specimen of permanent disfigurement. At a sign from the matron, and while I was looking, he threw himself into shape again, and was soon busy at his play. This kind of cripple is not so objectionable, but it is as much an accident of osseous formation as anything else, and I doubt if there are many specimens in existence outside of the circus.



The Brooklyn Tabernacle.---Rev. T. DeWitt Talmage, Pastor.

CHAPTER XLVIII.

TALMAGE AND THE TABERNACLE.

PORTRAIT OF THE POPULAR BROOKLYN DIVINE—HIS CAREER AND SUCCESS—THE NEW TABERNACLE—THE NIGHT SIDE OF NEW YORK—TALMAGE'S TRIAL—THE SENSATIONALIST ABROAD—TALMAGE AS A LECTURER.

A TALL, bony, ungainly, angular, awkward man; dark hair, red whiskers, light complexion, blue eyes, a very large mouth, redeemed by a good set of teeth and a pleasant smile which lights up his homely face, and makes him positively good looking. His laugh is hearty and exhilarting. His face is mobile, and he would have made an excellent actor, especially in farce and comedy. While preaching, his gesticulation is marvelous. His long arms swing like the sails of a windmill, and he uses arms, hands, head, and body to enforce, emphasize, and illustrate what he is saying. As a preacher, he is original, odd, fluent, eloquent, with a good command of language which in expression savors something of the twang and vernacular of the Yankee. Like Beecher, he sometimes suddenly descends from the solemn and sublime to the humorous and ridiculous. He uses common illustrations; employs sarcasm and irony very effectively; and moves his hearers by turns to tears and smiles. He

is independent and outspoken, yet tender and sympathetic. There are various opinions of his powers as a preacher; his enemies call him a sensationalist and a buffoon; his friends claim that no other preacher has greater control over the feelings of his audience.

HIS CAREER AND SUCCESS.

Thomas DeWitt Talmage was born at Boundbrook, N. J., January 7, 1832. He was graduated at the New York University in 1853, and at the New Brunswick Theological Seminary in 1856. He was pastor of Dutch Reformed churches at Bellville, N. J., Syracuse, N. Y., and at Philadelphia, till 1869, when he was called to the Central Presbyterian church in Brooklyn. He came unheralded, almost unknown, and within a year he was admitted to be Beecher's only rival. His church was crowded, the pews commanded high rents, and his salary was advanced to $7,000. In 1870, his congregation built a great wood and iron amphitheatre which was called the Brooklyn Tabernacle. It would seat 3,400 people, and, the next year, it was enlarged to hold 500 more. The immense organ used in the Boston Coliseum during the Musical Peace Jubilee, in 1869, was bought and brought to the Brooklyn Tabernacle. This and other attractions increased the audiences. Just before service on Sunday, December 22, 1872, the Tabernacle was destroyed by fire. Then Talmage took the Academy of Music, and preached to larger congregations than ever, crowds going over every Sunday from New York city to hear him.

THE NEW TABERNACLE.

Meanwhile his admirers built a new Tabernacle of brick, in Gothic style, but retaining the semi-circular form, and capable of seating 5,000 persons. It is the largest Protestant place of worship in the United States. On February 22, 1874, it was dedicated, and on the following Sunday 328 new members were admitted. The services are made attractive by the fine organ played by a distinguished performer, and a celebrated cornetist leads the congregational singing. The Tabernacle has a reading room, a large room for social gatherings, and it is also used by the Free Lay College, an institution established by Mr. Talmage for the instruction of persons of all denominations in the lay ministry, and which has had at once as many as 600 students with more than thirty preaching stations in New York, Brooklyn, and other cities. The Tabernacle was designed to be free, and to be supported by the contributions of the congregation, who had the preference of seats, while the numerous outsiders must wait till the services begin before they can be accommodated by the ushers with places.

THE NIGHT SIDE OF NEW YORK.

Mr. Talmage never objected to be called a sensationalist, always declaring that preaching that was not sensational was good for nothing. Under the protection of the police he visited the slums of the city, the dens of dissipation, the high and low gambling places, dance halls, houses of prostitution, drinking saloons, tenement houses and all the haunts of vice and misery

from the highest to the lowest. He did this for the express purpose of presenting to his congregation in his own vivid way a photograph of what he aptly called "The Night Side of New York." The several Sundays devoted to this exposure were the sensations of the season. Respectable men and women thronged to learn how the disreputable and dissolute act and live. Virtuous young women flocked to hear about their fallen sisters. The daily journals gave extended reports for the benefit of the thousands who could not get near, much less inside the Tabernacle. The preacher was severely censured by many editors, especially of the religious press, who said that he only aimed at the sensational, and was pandering to the curiosity of prurient people. But Talmage justified himself by declaring that he was only uttering warnings, showing the worst side of the city so that his hearers would take heed and shun it, and expressing the belief that his descriptions would no more induce people to go and see for themselves than a vivid account of the ravages of the yellow fever would prompt people to go to the South to get the pestilence. All that he does and says is sensational, even to the titles of his books, such as "Old Wells Dug Out," "Sports that Kill," and "Abominations of Society."

TALMAGE'S TRIAL.

There was a brief "night side" to the career of this prominent preacher in 1879, when he was tried by the Brooklyn Presbytery upon charges of dishonest dealings in the publication of his newspaper, The Christian at Work, and of uttering falsehoods in saying

repeatedly that the pews in the Tabernacle were entirely free, when he knew that the best sittings were sold at a good round price. But he came triumphantly out of the trial, and almost immediately set sail for a short vacation visit across the Atlantic.

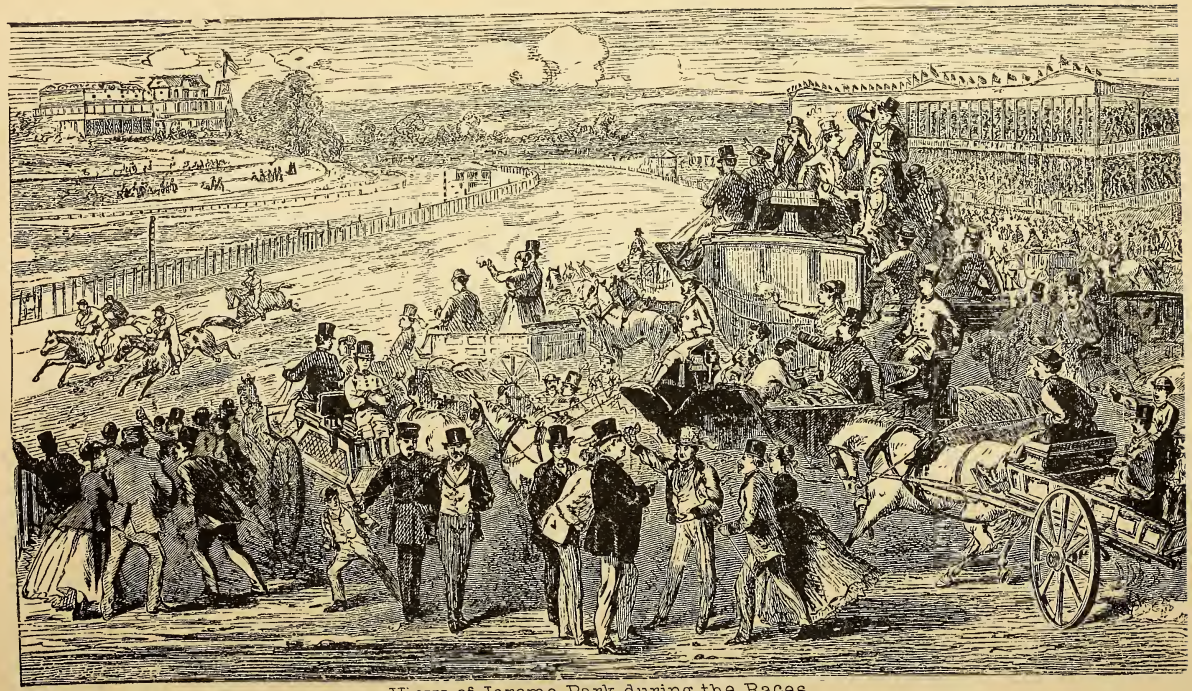
THE SENSATIONALIST ABROAD.

He sailed in the Gallia, which he described as "the Queen of the Cunarders," and on arriving at Queenstown, while he was in bed in his stateroom, he was cordially welcomed to England by delegations from London, Leeds, and Dublin. His progress through different cities and towns in Great Britain was a triumph. Thousands flocked to hear him lecture, and he received from £120 to £130 per night with all expenses paid, and $600 or so for an hours' talk, is more than many of his American clerical brethren get for a whole year's preaching and hard work. He also put much money in his pocket by contributing papers entitled "Great Britain through American Spectacles" to a New York weekly. Some of the English journals underrated the American parson who "was starring about the country under patronage of various pious lords and ladies," but Talmage quietly filled his valise with guineas, accepted the adulations and attentions, ate the good dinners, saw all the sights, and greatly enjoyed himself. What the papers said about him did not concern him, and a particularly severe article of the Saturday Review he described as "comparable only to a little dog baying at the moon—it pleased the dog and did the moon no harm."

TALMAGE AS A LECTURER.

In this country, Mr. Talmage was never so much a force in the lecture field, never such a drawing card as Mr. Beecher. His reputation belongs to the pulpit rather than the platform, though, strictly speaking, the Tabernacle is devoid of that piece of furniture called a pulpit, and the sermons are spoken, and sometimes literally acted on the stage. But as a lecturer, Talmage's eloquence, irony, vivid illustrations, and the very oddity of his manner as well as matter, always satisfied his audiences, and sent them home in good humor. In private life, at home and with his friends, always amiable, cheerful, calm, and self-reliant—these characteristics complete the portrait of the celebrated and sensational preacher of the Brooklyn Tabernacle.

During his brief stay in Great Britain, however, Talmage completely reversed his reputation as a public speaker, and was much more esteemed as a lecturer than as a preacher. In the latter field he came in direct competition with the celebrated Spurgeon, of whom, in his best efforts, Talmage seemed only an imitator in both manner and matter. In truth, in the pulpit, Talmage might be called the American Spurgeon, and Spurgeon the English Talmage; but to English audiences Talmage as a lecturer was unique, and during his three months' stay abroad he is believed to have netted £10,000.



View of Jerome Park during the Races.

CHAPTER XLIX.

NEW YORK IN SUMMER.

HOW THE TIRED AND HEATED MAY FERRET OUT COOL SPOTS—DELICIOUS GLEN ISLAND—LONG BRANCH AND ROCKAWAY—CONEY ISLAND DOWN THE BAY—SOME OF THE AMERICAN BRIGHTON'S ATTRACTIONS.

THAT New York is a hot place in summer, no one can deny, but even the poor can find it cooler, for charitable people send the little ones of poor parents to the country for one or two weeks' stay, and the Fresh Air Fund take mothers and children out every day on a barge. The high buildings shade the streets except at noon, cooling drinks are sold on the sidewalk, at from one to ten cents a glass, and ice water is provided free by the authorities. As to parks, the city is well provided, commencing with the Battery, we come to City Hall Park, a well kept grassy place, with fine trees, and a fountain, the seats are always filled, order prevails, and so on to the parks scattered all through the city, until Central Park is reached; here boating, riding, lounging, visiting menageries, Museum of Art, a building worth visiting. On Saturdays and Sundays, families will be seen with well filled baskets, sitting down and enjoying the sights and sounds that can be found in this beautiful park. Riverside Park, on the North River, is also a pretty place of resort, especially since

the remains of General Grant repose there. The rich go to their country homes, scattered all over on the Hudson, in New England, New Jersey, Staten Island, Long Branch, Long Beach on Long Island, Saratoga, Newport, etc. Those who have but the one day can visit Coney Island, Rockaway, where the largest billows come in, and every style of amusement can be found. Staten Island, which, since the Staten Island Improvement Company have taken it in hand, is like some picture. St. George, here situated, has an electrical fountain, which throws its jets so as to be seen at Fort Hamilton. To get to St. George, take the boat at the Battery, and after a short sail you arrive at the place; should a wish to see the Wild West show at Eractina urge you on, change into the cars without extra expense; the fare is ten cents. Fort Hamilton, near Bay Ridge, is fast encroaching on Coney Island, as this year a hotel, six stories in height was erected, and is now well filled with guests. From its broad piazzas, as fine a view as any seaside resort can boast of, the Rockaway boats pass there, also the Iron Steam boats for Coney Island, fishing, boating, yachting, driving, etc., give amusement to either permanent or transient guests. This hotel is reached by boat from New York, or the Court street and Third avenue line of horse cars, from Fulton Ferry, Brooklyn. So it will be seen that a stranger can find out where New Yorkers go in the summer.

GLEN ISLAND.

Of all lovely places, easy of access, and at a moderate cost, is Glen Island. Speaking correctly, there

are five islands connected by bridges, all forming the island. At Cortlandt street, we go on one of four fine steamers, "Sam Sloan," holding 1,800 passengers; the "Matteawan," 1,600; the "Castleton," or "Mynheer Starin," each of 1,200 capacity. Having electric lights, they are as bright as sunlight, even on the darkest night. After passing the new pier, and barge office, we come to Brooklyn Bridge, the most wonderful piece of engineering ever seen. On still farther, and Blackwell's, Randall's, and Ward's islands come before us. We next are at Hell Gate, which a large electric light serves to make visible every night. Now the river has widened into a bay, the water is bluer, and Long Island Sound is before us like the ocean. On our left is Fort Schuyler, on our right, Willett's Point. And at last Glen Island tower appears before us, its chime of bells ringing a sweet welcome. Green lawns slope to the water's edge, large trees woo us to their shade, pretty summer-houses, a grand cafè and pavilion, form a picture that must win admiration. We see policemen in uniform, but they seem to have nothing to do, for all is quiet, and no rough characters come here, for they know they could not stay. Each visitor seems to take pride in keeping up the name of respectability that the island has won. Every country seems to have sent contributions, for the trees speak of all nations; fountains, flowers, and statuary, all add to the enchantment of the place. Should refreshments be needed, the Grand cafè can supply all wants, while the David Island band of forty pieces will delight the ear, or a visit to the elegantly furnished parlors

give from the window a view of natural scenery that cannot be excelled. Should you be a lover of clams, pass to the Glen Island dining hall, and you can be served with a genuine Rhode Island clam-bake, but no account can take the place of eating this dish.

Again, should you have children, why not take a well-filled basket, and, going over a rustic bridge to Beach lawn, you will find tables, chairs, all free, and, getting tea, coffee, milk, and other things, at a slight cost, have a picnic. Returning to the mainland, you can sit in the Grand pavilion, which seats 4,000, and listen to the Seventy-first Regiment band, which gives two grand concerts a day. Here also can be had eatables and drinkables—in fact, no one need go hungry, so bountifully, and, what is more to the purpose, reasonably, provided is everything at this resort. A dairy, menagerie with happy family, baby tiger and buffalo, both born lately, and many other animals, all for the little ones to admire and pet. Now we go to the place, Klein Deutschland, Little Germany. This place, once a barren rock, is now a cultivated spot of over two acres and a-half. A ruined tower, almost covered with ivy, a fac-simile of ruins on the Rhine. This is fatherland, indeed; a cottage like one in Frankfort adds to the scene. German everywhere; waiters, table linen, and food, all speak of Deutschland. Zither players, up in a tower. give national airs, and it is with reluctance we leave to see the rest of the island. Those who enjoy the water, can pass happy moments in sail or row boats, or one of the six fine steam launches, which will, for ten cents, take you all round the island. As the sun goes down, casting

a rosy glow over everything, voices are hushed, for all is so still; the electric lights flash out like stars, and soon, though darkness comes around us, the island becomes as bright as noonday. Cheerful voices mingle with the strains of music, and to many worldly, weary hearts, the day has passed on wings, and childhood's dreams of fairyland seem to be realized.

And now we must leave; but oh! how we linger, casting, like Lot's wife, longing glances behind at charming Glen Island.

LONG BRANCH AND ROCKAWAY.

When President Grant, by several successive seasons' residence, made Long Branch the "summer capital" of the United States, and the place was annually thronged by office-seekers, contractors, politicians, and all who had or wanted something to do with the government, that favorite resort saw its most fashionable and most money-making days. The charming cottages, most of them owned by New Yorkers and Philadelphians, were crowded with company through the season, the many fine and large hotels were thronged with guests, and all summer long it was a scene of festivity and fashion, surpassed only on the Atlantic coast by Newport. Those days have gone by. Coney Island is now the formidable rival of Long Branch, and the latter has been compelled to increase its attractions by building an iron pier out into the sea, at which steamers can land directly from the city, and go and return with excursionists in a single day. New and comparatively cheap restaurants have been opened for these tem-

porary visitors, new bathing houses, and lower fares, both by rail and by boat, to draw customers. The old patrons, who wish to stay by the week or the month, still fill the fashionable hotels, and the owners of cottages yet believe that Long Branch is the finest sea-side resort on the American shores. It is greatly frequented, too, by foreigners who have heard for years of the splendors of Newport, and Long Branch, and Saratoga, and think these the only watering places in this country.

Rockaway and Far Rockaway beyond, are among the oldest and most favorite sea-side resorts in the vicinity of New York. Numerous steamboats ply to Rockaway at almost any hour during the day in summer, and as most of the visitors go and return the same day, the hotel accommodations for permanent guests are not extensive. But there are numerous pavilions and restaurants, lager-beer and other stimulants without stint, boating and fishing facilities, and the means for bathing are abundant. It is a great resort for people who want, and can there get, a good deal of enjoyment for a little money.

CONEY ISLAND.

Only eleven miles by sea from the city, and hourly and easily reached by numerous lines of first-class steamboats, is Coney Island, which is now by far the finest sea-side resort on the Atlantic coast, and is one of the best in the whole world. A very few years ago this strip of land, two miles long, with an average width of half a mile, was a by-word and a disgrace to civilization. The two or three wretched

taverns, and the sheds and shanties called "pavilions," were the resorts, in summer, of the worst characters of both sexes from the city, and unsuspecting and verdant strangers, who went or were enticed down on the miserable and crowded boats, were fleeced by gamblers, robbed by pickpockets, swindled by male and female sharpers, and generally fared as badly as the man who went down from Jerusalem to Jericho and fell among thieves.

In 1874, men of means and enterprise in New York saw the real advantages of this spot—its nearness to the city, and its unsurpassed advantages for a seaside and bathing resort, with its beautiful beach of hard, white, smooth sand, and splendid surf. Companies were formed, capital was subscribed, railway lines from Brooklyn were built and opened, land for hotels, pavilions, and amphitheatres was bought and leased, iron and wood piers were thrown out into the sea, steamboat lines were started, touching at different points in the city, and carrying passengers every hour, extensive bathing houses were built, bands with eminent solo performers were employed—in short, every possible attraction was provided to make the island a resort for respectable people. In less than five years, the desert waste was converted into a magnificent pleasure ground. With other and many means of conveyance, omnibuses and railways from one point to another on the shore, there are beautiful drives, and one from Prospect Park, Brooklyn, direct to the sea, level, smooth, fifty yards wide, and five miles long, is one of the finest avenues in the country. Nothing short of magic, or millions of money, could

have converted this waste, in so short a time, into a very garden. The sand was covered with soil brought from the main-land, and the soil was carpeted with turf. Trees were planted, patches of beautiful flowers set in the sward, fountains were erected, and everything done to beautify the splendid domain. The two beaches, Brighton and Manhattan at the east end, and Coney Island, or Norton's, and West Brighton Beach, make up the four subdivisions of the island, each having its own patrons and place in popular estimation, though the visitor for the day has time to go to all of them and enjoy the peculiar pleasures of each. In the fifth year after the redemption and reopening of this now famous resort to respectable people, there were no less than twenty-one fine hotels, six of them equal to the best seaside hotels in this country, and two of them ranking among the largest hotel structures in the world. Besides these, more than fifty pavilions could accommodate 20,000 people at a time. Some idea of the immensity of the different establishments can be formed from the statements, that at some of the hotels, more than 4,000 persons can dine at once; the bathing establishments have as many as 2,000 separate rooms furnished with gas and running fresh water; the amphitheatres, with a full view of the sea and the bathers, accommodate thousands; there are seats for thousands more in front of the music stands; and there is unlimited room, and abundant accommodation for any number of visitors, who count up on some days as high as one hundred and fifty thousand.

The attractions are almost numberless. The iron

observatory, with steam elevators, was transported from the Centennial Exhibition grounds at Philadelphia, and from the top it affords a fine view of New York and the surrounding country, the Bay, the near by shores and islands, and far out at sea. The great iron pier, the first built, is 1,000 feet long, and with its restaurants, bathing establishments, saloons, and fine music, is crowded with visitors through the day and evening. The electric lights illuminate the whole beach in front of the principal hotels and pavilions, so that bathing is as safe by night as by day, and the shore, all ablaze with light, as viewed from the sea, when the tourist returns by boat in the evening, is a scene of surpassing splendor. One thing is especially noticeable, that on this spot, once famous only for scenes of rowdyism and violence, care is now especially taken to provide every safeguard for the protection as well as comfort of visitors. The bathing establishments give actually "safe-deposit" security for all valuables left in their care. The beaches, which are wholly devoid of the treacherous undertow, have ropes, buoys, and life-boats in the surf, with expert boatmen ready to render assistance at a moment's warning. Policemen are few and far between, and their only use is to direct strangers who may ask the way to points of interest, for there are no disreputable or dissolute people to look after, and the resort is eminently for the refined and respectable, and for them only. The stranger in New York can spend a summer's day no where more satisfactorily, or with more genuine enjoyment, than at Coney Island.

Among the many advantages secured, not only to the city, but to the whole country, by the re-discovery and redemption of Coney Island, is the immense improvement manifest in all the seaside resorts on the Atlantic Coast. Coney Island fixed the high standard, and other places must come up to it to secure favor or patronage from those who demand the best, and want the full worth of their money.

CHAPTER L.

THE ELEVATED RAILWAYS.

RAPID TRANSIT — THE METROPOLITAN ELEVATED RAILWAYS—HOW THE ROADS ARE CONSTRUCTED— THE STATIONS AND EQUIPMENTS — UPPER NEW YORK—IMMENSE ADVANTAGES OF THE ROADS TO THE CITY.

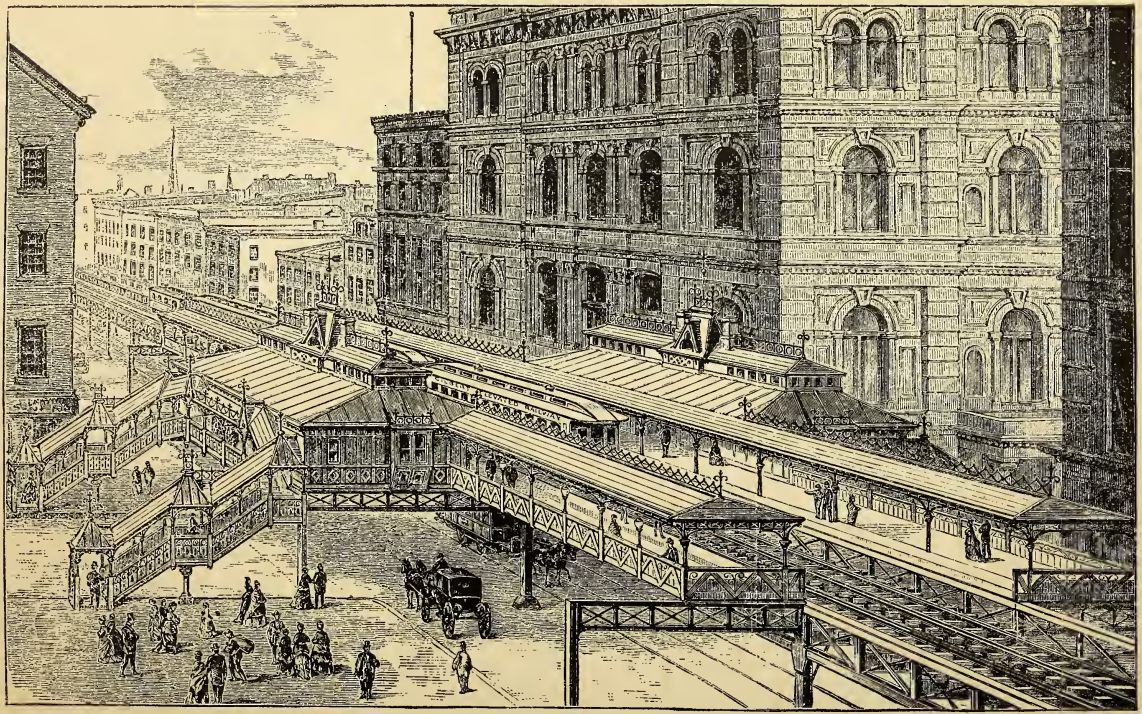
FOR years and years, the New York newspapers, merchants, bankers, brokers, and people generally, who lived up town and did business down town, discussed all sorts of plans for securing more rapid transit than omnibuses or the street railways afforded from one end of the island to the other. Underground roads for steam propelled cars were projected, and one was actually tunnelled for a short distance under Broadway. At last it was discovered that the best present and most practicable means of travel was above, rather than on, or even under the street, and, this determined, the great boon of rapid transit was soon secured. It would have cost millions to remove sewers and gas and water pipes, or to change their direction, and millions more to secure the right of way under foundations, blocks, and buildings for an underground road. Such a scheme was impracticable, if not impossible.

THE METROPOLITAN ELEVATED RAILWAYS.

The first of the new roads from the Battery to Central Park and beyond, was opened June 5, 1878, and on the first day 25,000 persons availed themselves of this novel means of travel. Running through some of the side streets on the west side of the city till it reached the broad Sixth avenue, thence to Central Park, five miles from the starting point, it was pushed as rapidly as it could be built to the Harlem river. Very soon afterwards, the same corporation built another road on the east side of the city, also extending from the Battery, till it reached the Bowery, and then through Third avenue to Harlem. And as soon as the immense advantage of these up-in-the-air roads was seen, still other branches shot upward, till now the main thoroughfares are fairly gridironed with these elevated iron roads. It is as if the lower part of the city were the palm of a great hand with gigantic iron fingers stretched out to grasp Westchester county.

HOW THE ROADS ARE CONSTRUCTED.

The pillars which support the roads are rolled iron, set deep in the ground beyond the reach of displacement by frost, and all the supports and girders, though seemingly light and frail, are secure and substantial. Where the streets are narrow, the roadway is bridged across by girders from side to side; in the broad Bowery the tracks are carried on rows of pillars close to the curb on each side of the street; and in Third and Sixth avenues they rest on columns at each side of the surface railroads, and are bridged at the top



Elevated Railway and Station---Sixth Avenue.

by iron girders. The roads are not ornamental to the city. They spoil the fronts of many fine buildings. They destroy the privacy of second floor tenements past which they run. The smoke blown into the windows, and the ashes, water and oil dropped into the street, and in some places on the sidewalks, occasion much complaint; they darken some stores and places of business, particularly at the corners where the stations and stairways to the same are erected; the noise of the cars is a nuisance; and the companies pay nothing for real or assumed damages to private property, and not a dollar to the city for the privilege of using and running over the most public thoroughfares. But the advantages in rapid transit, in the increased value of up-town property, and the constantly increasing trade and population, by bringing back thousands who have been forced to live out of the city, but who now find tenements at reasonable rents on the upper end of the island, more than compensate for all the real or imaginary damage these roads have done to individuals or the city.

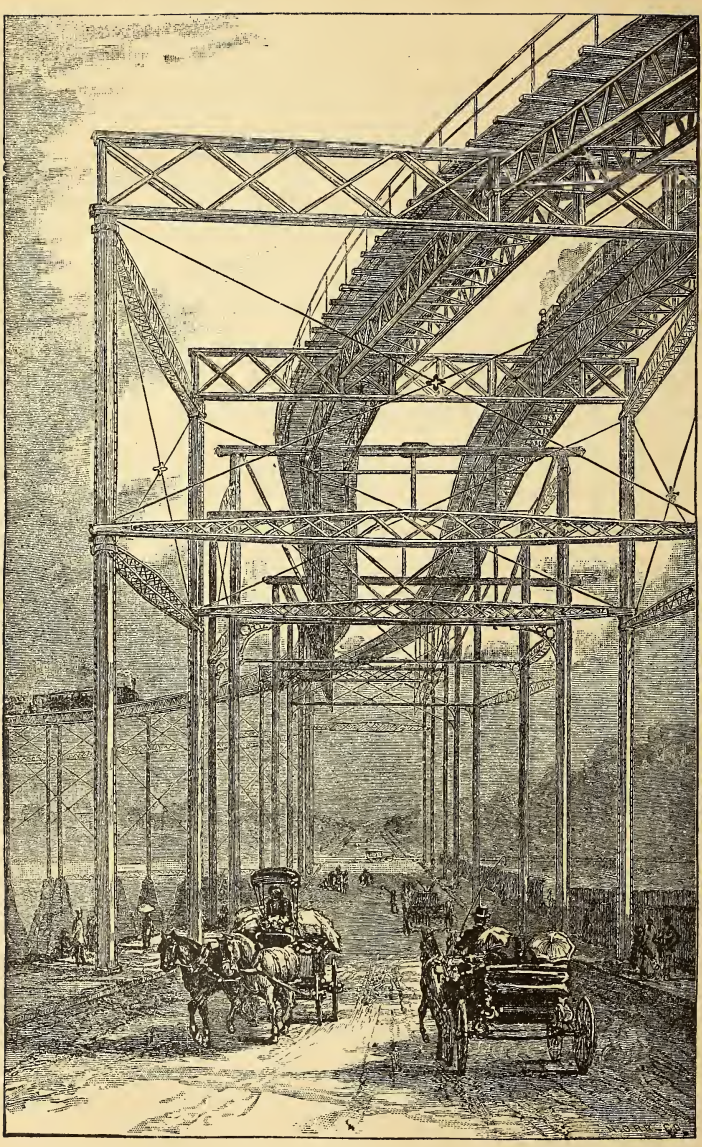
STATIONS AND EQUIPMENTS.

The stations on these roads occur at frequent intervals, so that houses can be reached within a block or two almost anywhere, and the routes are available for short as well as long distances. The cars are superbly furnished with spring cushion seats handsomely upholstered, and ranged on each side of the length of the car, so as to give a wide passage through the middle for entrance and exit. Nicely carpeted floors, plate glass windows with adjustable blinds, and neat

ornamentation throughout, make the cars attractive to passengers, and the absolute security for the safety of the traveler renders accidents of any kind very rare. Nervous people may fear that the cars might run off the track and tumble down into the street; but there are sure safeguards against that or any accident that might occur from a broken axle or wheel. Millions of people securely travel every year over these elevated roads, which combine safety with speed. The trains run between the stations at the rate of thirty miles an hour, and for the whole distance, making all the stops to let off and take on passengers, at the rate of sixteen miles an hour. All the principal elevated railway companies are consolidated in one corporation.

UPPER NEW YORK.

The greatest advantage to the city by the opening of the elevated roads, was the almost immediately increased value of real estate on the upper part of the island. In the first year after the trains began to run, more than 500 houses were built above Fiftieth street, full 400 of them being second-class houses, at reasonable rents, for the small-salaried and working classes who, hitherto, had been compelled to find cheap homes on Long Island, in New Jersey, or elsewhere in the country. To these, the saving in time alone, in going and coming to and from their houses to their work or places of business, is an immense advantage. The city population has been increased by thousands by bringing back these people. Trade of all sorts which goes to feed, furnish, and supply



View of West Side Elevated Railroad---110th Street.

these families with the daily necessaries of life is proportionally benefited. The immense advantage in real estate has not only enriched individuals, but has added to the revenues of the city; and the extensive building enterprises, which will go on till all the vacant spaces are covered with streets and houses, give employment to thousands of mechanics and day-laborers. The large slice of Westchester county recently comprised within the city limits, became immediately valuable by means of rapid conveyance thereto, and the elevated railways have added incalculably to the growth and wealth of the city, and to the convenience and comfort of the people. The whole upper part of the city is now as accessible to the citizen or the stranger, as Union Square used to be, when the only means of transit were the street cars and omnibuses.

One curious effect of these roads upon certain kinds of retail trade, was noticed within a year after their opening. Men who had moved their stores and shops from down-town, found that either they had not moved up far enough, or that they had better move back again to their old locations. Business men do not stop to make retail purchases on their way home, as heretofore. Either they buy at shops near their own places of business, or wait until the cars take them to places near their homes. Hence book, picture, and similar stores flourish in Nassau street, and first-class tailor and shoe shops do a good business, even in Broad and other down-town streets.

CHAPTER LI.

MEAT FOR THE MILLION.

HOW THE CITY IS FED—SOURCES OF SUPPLY—STOCK YARDS AND SLAUGHTER HOUSES—THE METROPOLITAN MARKETS—WASHINGTON MARKET IN THE MORNING—RESTAURANTS AND CHEAP EATING HOUSES—LIVING AND LODGING—MILLIONS TO FEED MILLIONS.

ONE of the first things that strikes the intelligent stranger in New York is the pertinent and interesting inquiry: "How are the more than a million people in the metropolis fed from day to day?" And the question covers a vastly wider ground; for besides the actual residents, there is a vast floating population, including the guests at the hotels, people traveling through the city who must get a bite at some of the numerous feeding places, and the half million who do business or some kind of work every week day in the city, who must take at least a mid-day meal, and who go home at night to Brooklyn, New Jersey, or elsewhere in the near-by country. Beyond these, there are adjacent towns, hotels far and wide at the various watering places, steamboats, sailing ships and steamships, the restaurants along the lines of railways, and small markets everywhere within a radius of three hundred miles, which are reached by the great lines of travel diverging from the city—all these derive their main food supplies from the New York markets.

SOURCES OF SUPPLY.

The best of everything, in the way of food, from almost everywhere, goes first to the city and is there distributed. Washington Market, at the foot of Fulton street on North River, is where most of the city's meat is first centered and sold. It supplies the lesser markets in all parts of the city with quarters of beef and veal, and lamb and mutton carcases to be cut up and sold at retail. It is also a vast wholesale and retail market for pork, poultry, game, bacon, butter, cheese, vegetables, fruit, fish, and nearly everything coming under the head of food. Hotels, restaurants, boarding-houses, eating houses of every class, steamships, steamboats, and all other large buyers purchase direct from the retail dealers in this market. Fulton Market, on the East River side, ranks next in importance, and leads Washington Market in the specialty of fish. To these two markets, not only the large buyers above mentioned, but shrewd householders in all parts of the city come for their day's supply every morning. They get the freshest and the best of everything, and save the profit made by the smaller markets and uptown retailers who derive their supplies from the same sources.

STOCK-YARDS AND SLAUGHTER-HOUSES.

The largest of these are located in Jersey City, close by the railways which bring cattle from the west. A single company has accommodations for 6,000 head of cattle and 20,000 sheep at once, and can kill and dress 2,000 cattle and 5,000 sheep every day. One

slaughter-house, devoted to the special purpose, can kill and dress 10,000 hogs daily. There are numerous slaughter-houses, also, within a short distance, at Oak Cliff and on the Hackensack river. Thousands of heads of stock are brought alive in steamboats to the slaughter-houses in the upper part of the city, and here is received the stock which comes over the New York Central and Hudson River railways, probably fully equal in amount to that brought in on the Jersey side by the Pennsylvania Central and the Erie roads. There are more than fifty slaughter-houses in the city, and the hog-slaughtering business alone amounts annually to more than $15,000,000. An immense quantity of Texas beef, killed there when in its best condition, and sent to the north in refrigerating cars, now comes to the city and helps to feed the millions.

THE METROPOLITAN MARKETS.

These generally are mere barracks and sheds, old and crazy buildings; but Tompkins Market, near Cooper Union, is a handsome structure of iron; the Manhattan, which presents one of the finest fronts on North River, is a magnificent building costing $1,500,000; the new Fulton will be creditable to the city; and other fine market houses are projected. The Catharine, on East River, is the market most resorted to by the poorer class of people on that side of the city. Washington, which holds, and always will hold, the preëminence in business, sells more than $100,000,000 worth every year. And what at first sight seems strange—its sales in summer, when thou-

sands are away from the city in the country and at the seaside, are even greater than in winter; for in summer the great hotels at the resorts must be supplied; the steamships going to Europe must be furnished with meats, and some of them take enough in their ice-boxes to feed the passengers on the return trip, since better and cheaper supplies of all sorts can be bought in New York than in Liverpool or London.

WASHINGTON MARKET IN THE MORNING.

Morning at this market begins sharp with the last stroke of midnight. The whole square is ablaze with light. All the surrounding restaurants, coffee houses, and bar-rooms are busy. The whole length of Fulton street, as far up as Broadway, is closely lined on both sides with market and vegetable wagons from Long Island and New Jersey, the drivers having come as early as 10 o'clock the night before to select good stands, and now they are sleeping on top of their loads or in the adjacent door-ways. All the side streets in the vicinity of the market are thronged with teams. Butcher carts rattle down Broadway, now nearly clear of all other travel, the hotel and restaurant wagons come down for their supplies, and long before the greater part of the city is awake the larders are filled and countless breakfasts are cooking. There is no livelier scene elsewhere in the city, especially on Saturday, at early morning. We must take into the calculation, too, the thousands of bakers who since midnight have been preparing fresh bread and rolls for a million mouths. The milk or "owl" trains from all quarters begin to come at midnight. These

are special trains carrying nothing but milk, and draining the country in all directions for miles around. They bring more than 80,000 gallons every morning, and distribute it to hundreds of milkmen, whose clattering wagons and unearthly howls are heard oftener and much earlier than would-be slumberers think desirable. Full one-fourth of the population of the city must be up and at work half the night merely to feed the other three-fourths during the day.

RESTAURANTS.

Besides the numerous hotels conducted on the European plan, all of which provide for the entertainment of those who wish only a single meal, and which make much money by these casual customers, restaurants, from the highest to the lowest class, abound in every quarter of the city. At Delmonico's or the Brunswick up town, or Delmonico's down town, one can get a breakfast, dinner, or supper from a dollar to almost any price he pleases to pay, and there are, in different localities, smaller but equally high-priced places, each with its own set of customers, and each famous for one or more specialties in the way of good eating. The annual festivals of such societies as the St. Nicholas, St. Andrew's, St. George's, New England, and many others, which used to give their anniversary dinners at one of the leading hotels, are now held almost exclusively at Delmonico's, and there, during the winter especially, some public or large private dinner party assembles nearly every night. Of late years, too, many fashionable families give receptions and parties at the same place, and thus save

the wear and tear of their own carpets and furniture. All the best restaurants do a large business in sending dinners and suppers to private houses, and no entertainment is given in the city in which some one of the celebrated caterers has not had a hand.

CHEAP EATING HOUSES.

From these expensive places one may dine almost anywhere, and at almost any price, from a dollar down to a single dime. There are many places that will give a good dinner for fifty cents, and the diner, if he only "knew the ropes," (as the vernacular phrases an acquaintance with the city,) could step just around the corner where there is less pretension and plate, and smaller rent and expenses, and get precisely the same dinner for thirty cents. There are innumerable cheap eating houses that offer good plates of meat with vegetables for ten or fifteen cents. These places make their profit in their immense number of customers, many of them dining full 3,000 persons in a day. The more expensive restaurants in the vicinity of the principal business thoroughfares down town expect to do all their day's business between the hours of 11 A. M. and 4 P. M. They are mere lunch and mid-day dining places, but most of them coin money, and the proprietors get rich in a very few years. The Delmonicos had a very small beginning, and men like Sweeney have risen from cheap chop houses to the proprietorship and ownership of great hotels.

All over the city there are many "all-night" restaurants, which are never closed for a single hour from

one end of the year to the other. Many of these are in the Bowery, in Chatham street, and around Printing House Square. They are cheap and have plenty of customers. Around the markets, also, are many low-priced places. What are called "Model Coffee Houses" offer dishes in great variety at five cents per dish. Nearly all the restaurants, the most expensive and the cheapest, reserve separate tables for ladies, and a man or woman, resident or temporarily stopping in the city, can live at almost any price, from five dollars down to twenty-five cents a day.

LIVING AND LODGING.

The great number of these restaurants, and the reasonable rates at which the best meals are furnished, have almost entirely done away with the old-fashioned boarding houses business. Single men and women lodge in furnished rooms and get their food where they please. Many of the hotels let rooms without meals, and guests eat in the hotel restaurant or elsewhere, wherever they happen to be when they are hungry. Large numbers of families, who used to rent houses, now live much cheaper in the French flat or apartment houses, some of which have a restaurant attached, and most of them are in the vicinity of such establishments, from which families order their meals, which come with silver and linen and a servant, and are served up much better and cheaper than those ordering them could cook for themselves. This way of living is now as common in New York as it is in Paris.

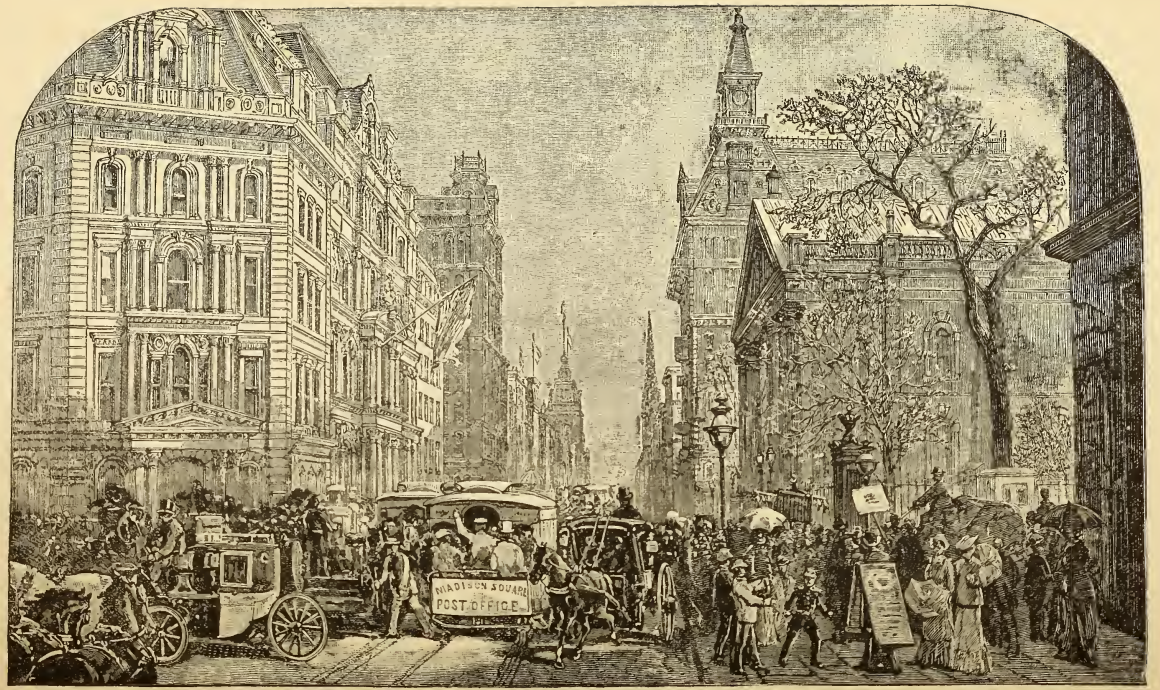
MILLIONS TO FEED MILLIONS.

If one could only number the millions of men and compute the millions in money employed in all parts of the world to furnish New York with table luxuries, as well as mere food for sustenance, the figures would be astounding. They would cover the cost of raising, transpor ing, and handling the tea, coffee, and spices which come over the sea; the enormous foreign fruit trade; the early vegetable supplies, beginning with the Bermudas and following up the warm spring from the South to New Jersey; the successive strawberry supplies which begin in March and continue through June; the immense peach crop from the Delaware and Maryland peninsula and from New Jersey; and the contributions of the whole country in meats, fish, game, fruits, and vegetables through the summer and throughout the year. If all these could be summed in one grand total, it would give an idea of what it takes and what it costs to feed New York.

FEEDING FOREIGN NATIONS.

Besides the millions of bushels of wheat and the thousands of barrels of beef and pork which annually go from this country to feed foreign nations, New York is the principal port for exporting, especially to Great Britain, immense amounts of fresh beef, on the hoof in the hot months, but during the rest of the year in quarters which are wrapped in cloth and are carried on ice or in refrigerating ships, arriving in the London markets in prime condition and selling there at the highest prices. It competes with the best meat

in the very "land of roast beef." So, too, enormous quantities of cheese and butter are now exported from New York, and some of the cheese, after a while, comes back as the best English stilton. New York oysters, fresh from Fulton Market, arrive equally fresh in Liverpool and London. American apples, potatoes, and other hardy fruits and vegetables go by shiploads from New York across the Atlantic. In short, the city annually sends abroad food of all kinds, including luxuries like our canned fruits, which are now as well known and popular in London as they are here, and helps to feed foreign nations, as well as to distribute food-supplies to the surrounding country of which the metropolis is the immediate center.



View on Broadway near Post Office.

CHAPTER LII.

THE NEW YORK POSTOFFICE.

POSTAL SERVICE YEARS AGO—THE NEW POSTOFFICE—BUSINESS OF THE OFFICE—EXPERT CLERKS—CHECKS AND SAFEGUARDS—A BUSY PLACE.

THE first New York postoffice was opened, in 1775, in Water street, "near the coffee house." After the evacuation of the city by the British troops, the office was reopened in Smith street, was afterward removed to Broadway, then to Wall street, and finally found a twenty years' resting place in William street, in a single room twelve by fifteen feet. Even so recently as 1825, the entire postal business of the city required but eight clerks and eight carriers. Ten years later, in the great fire of 1835, the postoffice, then in the Exchange, was burned. From that time it was located in the Rotunda in the City Hall Park, till 1845, when it was removed to the old Dutch Church in Nassau street, and there remained until the new edifice was completed, and opened, September 1, 1875.

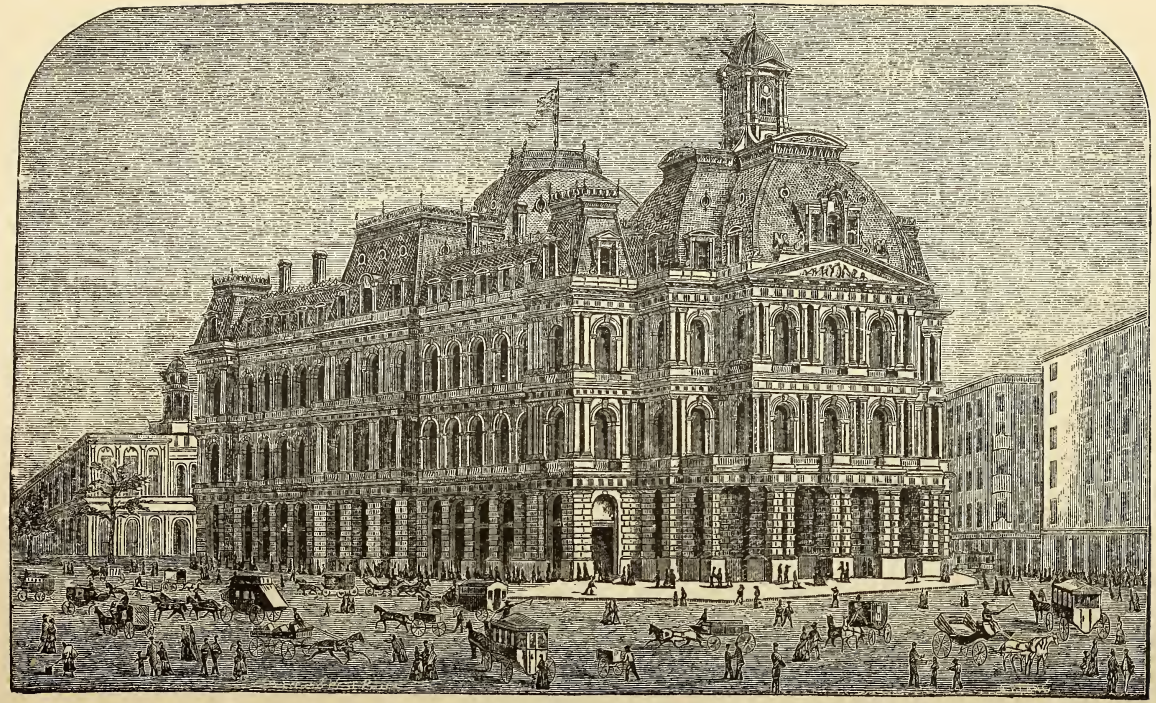
THE NEW POSTOFFICE.

The great granite triangular building, costing more than $4,000,000, and covering the lower end of the Park, on ground bought from the city, is one of the most conspicuous and costly edifices in the city. It

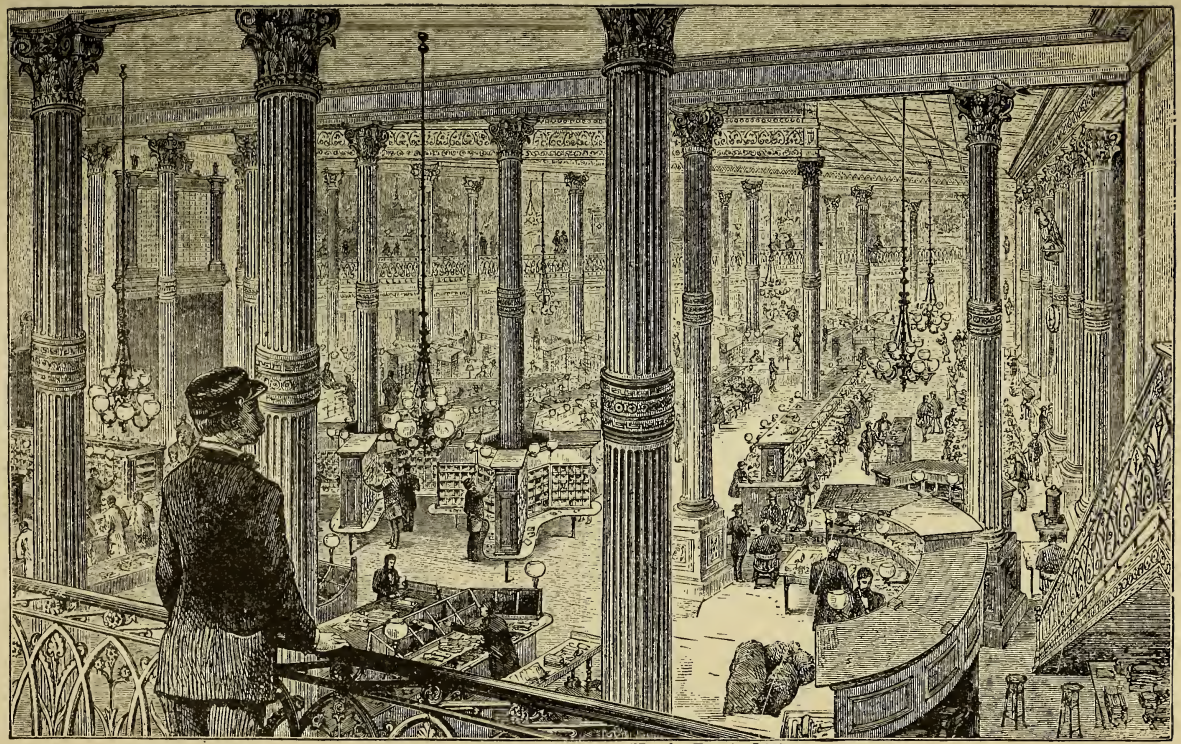
fronts on Broadway 340 ft., on Park Row 320 ft., and the north front is 290 ft. in length. It is four stories high, with a mansard roof; granite, iron, brick, and glass only were used in the construction; and the building is supposed to be fire-proof. A handsome dome surmounts the center, and architecturally the edifice is an ornament to the city. The entire basement is one immense apartment devoted to sorting letters and making up mails. The main floor is the postoffice proper, with boxes, money order, registering, stamp, and envelope departments, and the private rooms of the postmaster. The second and third floors are used as United States court rooms, and the janitor and watchman live in the attic.

BUSINESS OF THE OFFICE.

Some idea of the enormous business done in this office may be gathered from the following facts and figures: More than 200,000,000 letters and packages are received in a year, half of which are distributed through the boxes, one-fourth go up town to the branch offices, and one-fourth are distributed by carriers. The money paid on orders amounts annually to more than $9,000,000, and, as this is paid mostly in small sums, the number of orders generally counts up about 800,000. Necessarily, there is a small army of carriers, and a regiment of assorters, distributors and clerks, many of the latter having had years of experience in the office. The carriers, on their return routes, collect the letters in the lamp-post boxes, and it is estimated that each carrier handles more than 318,000 letters and packages in a year or more than 1,000 every working day.



The New Post Office.



Interior View of New York Post Office.

EXPERT CLERKS.

The amazing memories of some of the clerks of long experience are wonderful instances of this kind of cultivation. The assorter for the boxes has to distribute the letters belonging to the boxes adjoining each delivery window, and he must remember 20,000 names, and at which particular window each one's mail is delivered. The assorters for carriers must know each carrier's route, and must remember the public buildings and other places where a great number of people, sometimes more than a thousand, receive their letters. Those who assort for the city stations (the branch postoffices) become wonderfully expert, and well they may, for they are fined for every error. Clerks are tested in various ways, such as the distribution of cards having names of firms or of places written on them, and those who make these test distributions with the greatest rapidity and accuracy are sure of promotion.

CHECKS AND SAFEGUARDS.

All incoming and outgoing letters are carefully balanced every night, and a single missing letter must be found before a clerk in that department can leave the office. The prevention of crime is impossible, but it is almost certain that a stamp or a money letter cannot be stolen in the New York postoffice without the speedy detection of the thief. The heads of departments, special officers, and detectives are on the alert at all times to guard against peculation. The entire force inside the office is supposed to be honest; anyone suspected even of dishonesty had better resign at once. Losses of letters, which are never for-

warded, because the stamps are not on them, lost letters with money in them, and other matters which merchants charge to the carelessness or criminality of persons employed in the office, are almost invariably traced to clerks or postoffice boys, who are sent with and for letters by the merchants themselves. Small boys will steal the stamps off from letters they are sent to mail, and buy apples, pie, and beer with the proceeds. Dishonest clerks on their way to and from the counting room, will pocket letters containing money, and the irate merchants make a row at the postoffice, because checks or money were not forwarded, or remittances sent by their country customers were never received. So perfect is the postal system now-a-days, that almost any letter can be traced from the time of dropping it in the office to its delivery at the most distant office, thousands of miles away.

At all hours of the day, at early morning, and late at night, mails are coming and going, and the huge painted mail-wagons lumber up and down Broadway. Tons of newspapers are daily transported by mail. Steamer-day to Europe—always compelling extra and rapid work—in these times means almost every day in the week. Mails from over the Atlantic, or from a hundred seaports on the South American and Pacific coasts, are likely to come at any hour, day or night, and must be at once distributed. At all times, there is no delay, almost no rest. At any and every hour, great heaps of mail-matter must be cleared away to make room for more. There is no busier place in the United States, on any day in the year, than the New York Postoffice.

LIII.

METROPOLITAN AMUSEMENTS.

THE OLD PARK THEATRE—OTHER OLD THEATRES—MODERN PLACES OF AMUSEMENT—STAGE EPIDEMICS—THE THEATRES OF TO-DAY.

THE first theatre in New York was opened in 1753, in Nassau street, which was then a fashionable thoroughfare, and was filled with fine residences. During the long occupation of the city by the British, the officers and soldiers supported a good theatre; and after the Revolution, one or two small theatres were well patronized at certain seasons, the companies generally, and the "stars" always coming over from England for longer or shorter engagements. Plenty of people now living can remember the old Park theatre, which was the scene of Kean's triumphs in 1822. This theatre stood on Park Row, nearly opposite the present postoffice, and it was burned down in 1849, and never rebuilt. Kean, Cooke, Charles Kemble, and his daughter Fannie Kemble, Tyrone Power, Macready, Hackett, Forrest, and many more whose names are famous in theatrical annals, have appeared here, and old theatre-goers recall those days and mourn over the decadence of the drama in these degenerate days.

OTHER OLD THEATERS.

The Chatham, Mitchell's Olympic, the first Broadway theater, Burton's in Chamber's street, and the Winter Garden, all celebrated in their day, have passed away. Mitchell's Olympic and the Chatham were the scenes in 1846, of Chanfrau's "Mose in New York," which for many months was a positive "rage" in New York. The actor played the same part in both theaters every night. The old Broadway opened in 1850, and first introduced William Davidge, the comedian, to New York, and here Lester Wallack used to act in comedy and melodrama. Burton's was famous for farces and comedies. The Winter Garden has had on its stage Jefferson, Sothern, Booth, Barrett, and a long list of the leading actors and actresses of the country. Burton bought the theater and lost in it the money he made in Chambers street. It burned to the ground, and a part of the Grand Central Hotel was built on the site. Niblo's was for many years one of the most attractive places of amusement in the city. It has been the scene successively of comedy, tragedy, opera, melodrama, and of late years has been almost wholly devoted to spectacular pieces. Here the "Black Crook" had its extraordinary run for nearly three years in succession, and it made fortunes for the managers. The old Bowery has always been a favorite on the east side of the city. It has been burned down and rebuilt three or four times, and, in 1879, it was torn down and rebuilt again.

Booth's theater, on the corner of Sixth avenue and

Twenty-third street, was one of the finest buildings in the city, and one of the best conducted theaters in the world. Edwin Booth built it, failed, and the property passed into other hands. J. D. Fish, the unfortunate banker, now in prison, purchased it in 1882, and converted it into a business block. In 1879, Dion Boucicault remodeled and re-decorated the interior, and greatly beautified and improved it. The Grand Opera House, on Eighth avenue, is a magnificent building. The Academy of Music, once burned down and rebuilt, brought out Parepa Rosa, Kellogg, Nilsson, Lucca, LaGrange, and many other celebrated prima donnas. Wallack's, both old and new, has long been the favorite home of comedy and melodrama. Here the old English comedies have been produced, in days past, by the best company on the stage, here or in London. Other fine theaters up town—the new Park, the Fifth Avenue, Standard, Bijou Opera House, and Casino, the Union Square, and others, have been very popular with the best class of patrons. Special attractions, from time to time, make the up-town theaters in turn the "fashionable" theaters. The best theaters are in proximity to the best hotels, and the stranger in New York never need go far to find a first-class evening's entertainment. The amusement advertising column of the daily journals always present the choice of more than twenty theaters, at any one of which the patron is sure of getting his money's worth of amusement.

New Yorkers are the most fickle people in the world, with regard to their amusements—literally so in what amuses them. What everybody runs after

to-day, everybody rejects to-morrow. There was a time when nothing but the severely "legitimate" drama was popular or profitable. It must be Shakespeare, or standard dramas, or the old English comedies. Then farces had their day. Localized pieces have sometimes had great runs. Next there have been periods, extending over months, of pantomine, burlesque, opera bouffe, spectacles, and sensational plays translated from the French. Whichever one of these widely differing entertainments happens to hit the popular taste for the time being, is pretty sure to exclude everything else in the way of amusements. The popular thing becomes the rage. Runs of the same piece, night after night, will successively continue for months, and in instances for two or three years. These are the theatrical epidemics, which are always very severe and widespread while they last. One of the most remarkable of them was the "Pinafore" excitement, 1878-9, when no less than seven of the city theaters were presenting the piece at the same time, night after night for months.

Of late years, the metropolitan theaters have immensely improved in many respects. The old pit has become the respectable parquette; the third tier, with its bars and disreputable company, has been abolished even in the second-rate theaters. The comforts and convenience of the theaters have been greatly increased. The tone of the stage has improved and public taste has benefited thereby. The plays are better, the stock companies are much better, and rivalry and competition have spurred every manager to do his best to win public approval and pat-

ronage. People, however sensitive, can now attend any New York theater with the certainty that neither their eyes nor ears will be shocked by any stage impropriety of language or demeanor. The metropolitan theaters are constantly advancing to a higher standard in the efforts made by managers to improve the stage, benefit their patrons, and bring profit to the theaters.

CHAPTER LIV.

HOTELS IN THE CITY.

THE CITY COFFEE HOUSE—SHAKESPEARE TAVERN AND WASHINGTON HOTEL—THE MODERN BROADWAY HOUSES—GRAND UP-TOWN HOTELS—ON FIFTH AVENUE—MODERN MEANS AND APPLIANCES.

ONLY a little more than a century ago, there was but one inn or tavern of note in New York. It did not aspire to the dignity of a hotel, but was known as the Coffee House, and was in Broad street, near Wall. From this place the weekly stages to Boston and to Philadelphia started. There were very few travelers or strangers to accommodate; it was a sort of exchange for merchants, and ship-captains used to leave and get letters there. One of the most famous of the old inns of the city was the Shakespeare tavern at the corner of Fulton and Nassau street. It survived to comparatively modern times, and years ago was a resort for such men as Halleck, General Webb, Prosper M. Wetmore, and other wits, sports, and editors, and the old Park theater actors have had some great dinners in the Shakespeare.

THE WASHINGTON HOTEL.

The Washington hotel, at the corner of Broadway, fronting the Battery was the oldest building on

Broadway. Sir Peter Warren built it for his town residence in 1742, and Archibald Kennedy, at one time collector of the port, and afterward the Scotch Earl of Cassilis, also lived in it. Washington and his staff occupied it for some time, and when the British held possession of the city, it was Howe's headquarters. Major John Andre lived there, and in that old building was concocted the scheme of Benedict Arnold's treason, which was to result in the surrender of West Point. The house was torn down some four years ago, and the Field Building erected on its site.

For many years the best hotels in the city were on Broadway, below Fulton street. Among the most celebrated were the City Hotel, the Howard, and Judson's. The building of the Astor House, opposite the City Hall Park, was the beginning of what was considered the up-town movement. In its day the Astor was the finest hotel in the world. About the year 1877, it was remodeled interiorly, and part of it was devoted to offices, while the rest remained a hotel. The American, just above, was afterwards opened as a first-class house. Next, in the upward movement, was the Irving House which fronted the block, between Chambers and Reade streets, and for some years was very popular, but finally gave way to make room for better renting stores. The Brandreth, Prescott, Taylor's in its day, the celebrated Carleton, the Florence, the Cooper, and the Grand Central, have all been well known on the great thoroughfare, though some of them have long been closed.

The St. Nicholas and Metropolitan were finished

and opened about the same time, in 1852, and everybody said they were too far up town to make money and catch custom. They were a great advance upon any hotels yet built, excelling in many respects even the Astor. Their success was immediate, and they stimulated the building of other large structures still further up town. The Metropolitan is still in existence, but the St. Nicholas has been turned into a business block. Meanwhile, the side streets down-town were the localities for second-class hotels for merchants and others, and the United States, in Fulton street, the many hotels in Courtland street, French's in Chatham street, Earle's, Sweeney's, and many more that might be named, have all been popular with their patrons.

GRAND UP-TOWN HOTELS.

There seems to be no limit to the upward march of the hotels. Union Square has the Everett, the Union Place, the Westmoreland, the Hotel Dam, and the Morton House. Eastward, one block, is the Westminister; westward in Fifth Avenue is the Brevoort; close by on Broadway are the Sinclair, St. Dennis and the New York; there is a line of fine houses on upper Broadway, among which are the Coleman, Sturtevant, Gilsey and Grand. Around Madison Square are the Fifth Avenue, Albemarle, Hoffman, St. James, Brunswick, and Delmonico's, all of them ranking as first-class.

ON FIFTH AVENUE.

This main thoroughfare, so long solely devoted to fashionable private houses, and equally "fashionable"

churches, has been intruded upon by club houses, boarding houses, restaurants, and retail stores, and of late years, the largest and finest hotels in the city have been built on this avenue. Among the most conspicuous are the Windsor and the Buckingham. A first-class metropolitan hotel, "with all the latest improvements," is a small city in itself. The guest finds under one roof, not only the requisites for the best of living and lodging, but in many of them he can step into tailor's shops, shoe stores, hat stores, furnishing goods stores, and can buy a trunk or an umbrella without going out into the street. News stands, a telegraph office, messenger boys, and a dozen more conveniences for the man of business or of leisure, increase the attractions of modern hotels. When the guest goes to his room he is carried up by steam on an elevator. These are but few of many additions and improvements the hotel system has introduced. In old times all a man looked for, beyond food and lodging, was a bar, bath-room, and barber shop. In most of the first-class hotels there are complete suites of rooms for families, which comprise all the comforts and conveniences of a private residence, and in which the guests may be as completely isolated from the rest of the hotel as if they were in their own homes.

Most of the proprietors of these great hotels get rich and some of them become so in a very few years.

CHAPTER LV.

PECULIARITIES OF GOTHAM CHURCHES.

CLERICAL REPUTE — FLUCTUATION OF PLACES OF WORSHIP — GRACE CHURCH—WAYSIDE WORSHIP—TREATMENT OF STRANGERS — TRINITY AND ITS VAST AND WEALTHY ESTATES —THE CATHEDRAL.

NEW York is unlike any other city on the face of the globe. In her churches she is more peculiar than in anything else. She has a style of her own ecclesiastically. On Sunday morning almost all the churches are well attended. The Sunday dinner—the only meal in the week, perhaps, in which the husband and father is at home—prevents afternoon worship. The Sunday evening congregations are usually very small, except when some stirring theme is to be presented,or a sensational preacher promises to entertain the crowd.

CLERICAL REPUTE.

A local reputation will not serve a man in the city. No matter how popular he is at home, or how eloquent he may be, it will not avail him unless the New Yorkers know him. Men who can fill the largest houses in other cities preach to empty benches in New York; and no amount of advertising will draw if the party is a stranger. New York tries a minister more than any other city. If he has mettle in him, and patience,

he will succeed. Men of marked ability and talent get a call to New York, and are as completely lost as if settled at Sandy Hook. It is a great wonder that any one well settled will come to the city. A few large, rich congregations are all well enough. The great mass of the churches are poor. To build houses and maintain public worship cost a great deal. Living is high, and ministers are cramped, hedged in, and confined. Hundreds of families, who, before they moved to New York, supported and attended public worship, do neither after they come. Pew rents are very high, and a man on a small salary, with a small income, might as well attempt to live on Fifth avenue as to attend a fashionable place of worship. Hosts of persons professing to be Christians have no religious home, but from year to year drift round from church to church, and pick up their spiritual provender where they can find it. The population is constantly changing from the east side to the west, from the west side to the north, from the north to Brooklyn, from Brooklyn to the country, and from the country back again to New York. Many persons are exceedingly liberal in their contributions to religious objects. The mass care but little, and the whole burden falls on a few. The population fluctuates, and the labor of keeping a city charge together is very great. Many pastors have left a large, warm-hearted, liberal people in the country for a church in New York. Their salaries, large as they seemed, proved inadequate to a comfortable support. After spending what they saved in their rural home, they retired from the city in dis-

gust. A Connecticut pastor moved to this city not long since. He had a commanding church, and was one of the most popular men in New England. He was called to what had been one of the most fashionable churches. It had begun to wane before he came to the city. The influence he had in other places did not avail him here. His congregation steadily decreased, and he soon resigned.

Fashion has a great deal to do with ministerial success. New York has great business talent, but it is less æsthetical, less literary. The standard of intelligence is much lower than in any of the rural towns. Pulpit ability need not be high to satisfy the church-goers of New York, but it must be fashionable. If a man has a congregation composed of the upper ten, though his pulpit talents be small, and his oratory positively bad, he will have a success. If he has not a good position, he will struggle in vain against the worldliness of the city, and fight hard to keep poverty from his door. In a few instances the settlements in New York churches are very long. In most cases, however, pastors come and go. In one denomination, the members of one association, and that a very large one, all changed their pastorates in ten years.

FLUCTUATION OF CHURCHES.

At one time all the leading churches were down down. They are now nearly all up town. They are so near together that the singing of one church can be heard in another. Between Twentieth and Forty-eighth streets, and between Fourth avenue and Broad-

way, there are probably more costly churches than can be found in the same space in any other part of the world. They have outrun the population, and nearly all are thinly attended.

This up-town movement is a very queer thing. The old Wall Street Church began it many years ago. The society purchased a square in an unpaved, muddy, and untried locality, giving little promise that it was to be the abode of wealth and fashion. A costly church was built, which still stands on Fifth avenue and Twelfth street. The Duane Street Church followed, and built a costly edifice on the corner of University Place and Tenth street. Those new churches made a heavy drain on the down-town societies, and took the wealthy men who were driven from their homes down town by trade. For a time they became the aristocratic churches of the city. The Rivington Street Church having been depleted by the up-town movement, took a start and erected a fine brown-stone edifice on the corner of Fourteenth street and Second avenue, then a fashionable locality. Broome Street Church caught the fashionable fever, secured that most eligible site, corner of Madison avenue and Twenty-fourth street, and put up one of the richest and most gaudy edifices in New York. The churches which had gone up town, and stripped the humbler congregations of men of wealth and ladies of fashion, had a tribute of justice meted out to them. Madison Avenue Church became the height of fashion, and served the up-town churches as they had served their brethren in the lower part of

the city. The Old Brick Church at the Park, followed in the wake of sister societies, secured a most fashionable site on Fifth avenue, and outbuilt all churches and outtopped all steeples. The work of removal still goes on. Feeble down-town societies, which could scarcely live, sell their valuable sites for merchandise, and are able to build a costly up-town church. Go as high as a congregation will, some church will outstrip them, and secure the fashionables, who are ever on the wing for a new aristocratic place of worship.

GRACE CHURCH.

For nearly twenty years Grace Church has resisted all the fluctuations of the city. It led in the up-town movement. From its location, below Trinity Church, it removed to its present commanding site on the bend of Broadway, at the head of Eleventh street. It has always been crowded with the intelligence, wealth, and fashion of New York. Its singing has always been one of its great features, and has never been surpassed. To be married in Grace Church has been regarded as the height of earthly felicity. It boasts the most noted sexton on the continent. Brown, of Grace Church is known everywhere. He is a man of immense size. His face is very red, and he has the air of a boatswain. It is worth a visit to Grace Church to be ushered into a pew by Brown. With his coat flying open, with the speed of a man who is under a great pressure, and with the air of an alderman handing a bowl of soup to a charity boy, he shows you into a seat, and im-

presses you with his condescension as he closes the door. He is immensely popular with the élite of New York. No party, bridal, or burial, is considered complete without him. He keeps on hand any quantity of dukes, marquises, counts, and distinguished foreigners, ready to be served at popular parties at a moment's notice. Outside of Grace Church, on Sunday morning, can be seen the finest turnouts in the city,— carriages, coupès, cabriolets, with coachmen and footmen in livery,—which fill the street, making it gay and brilliant for blocks around.

WAYSIDE WORSHIP.

All sorts of plans are resorted to, to get an audience. Ministers preach from the decks of ships and in bar-rooms, in halls and in theatres, under tents and in billiard rooms, in public parks and in public gardens. To reach the masses, a benevolent gentleman hired Cooper Institute for one year, paying two thousand dollars for its use on Sunday. It was thrown open to the public. The movement was a failure, for the people would not attend. The Academy of Music has been thrown open, with assembly rooms, and opera houses. If they were filled, the stated ministrations of the gospel were neglected. Small congregations gather to hear men and women preach ultraism on the Lord's Day. Long-bearded men and strong-minded women officiate, without disturbing very much the regular worship of the city. Nothing is more curious than the Sunday notices which fill the Sunday papers. At one time the regular churches scorned to advertise. They left

this custom to the erratic and sensational, and to men getting up new congregations. But religious advertising has become a necessity, and new congregations cannot dispense with it. Sunday notices indicate the religious teaching of the day. Odd texts and queer themes are put forth to attract the floating masses. No subject comes amiss. Themes are announced that are suited to a French Sabbath better than to a Christian one. Others are advertised that would conform to a New England Sunday. The Turks, the Chinese, Pagan and Infidel, the Catholic, Jews, with all grades of Protestants, keep Sunday after their own fashion. Operatic choirs, Scotch precentors, and surpliced boys, lead the devotions. Scraggly prophets prophesy to a handful of old women and a few damsels in bloomer costume, about the coming doom. Daniel's horns are explained by men who preach to the few faithful; and worship adapted to every nationality and form of belief can be found on the Sabbath.

TREATMENT OF STRANGERS.

Much complaint exists that New York church-goers are proud, exclusive, and rude to strangers. In most New York churches the seats are abundant, and strangers are welcome. A few aristocratic churches are crowded, and some sensational houses are jammed. New York is full of strangers. They are here to see the sights. They want to enjoy the five thousand dollar choir. They want to hear the minister that is paid thirteen thousand dollars a year, and earns twenty-five thousand more by speaking and lecturing. Besides these strangers, we have in New York a

boomful of drift wood, who float round popular assemblies, and demand the best pews. These come to see, not to worship. They gape, and stare, and whisper, and sit bolt upright during prayer. Their boldness, flippant talk, and rudeness annoy regular worshipers. They criticise the minister, wonder how old he is, and if he is married. They criticise the singing, the length of the sermon, take out their watches, and wish the thing was done. Congregations tire of this; they are not honored by having such persons occupy their pews; and when strangers complain through the newspapers that they have to stand in the vestibule, and that no one invites them to a seat, they can find the reason in the rude and ill-mannered behavior of a large class of strangers who beset our churches.

CHURCH OF THE STRANGERS.

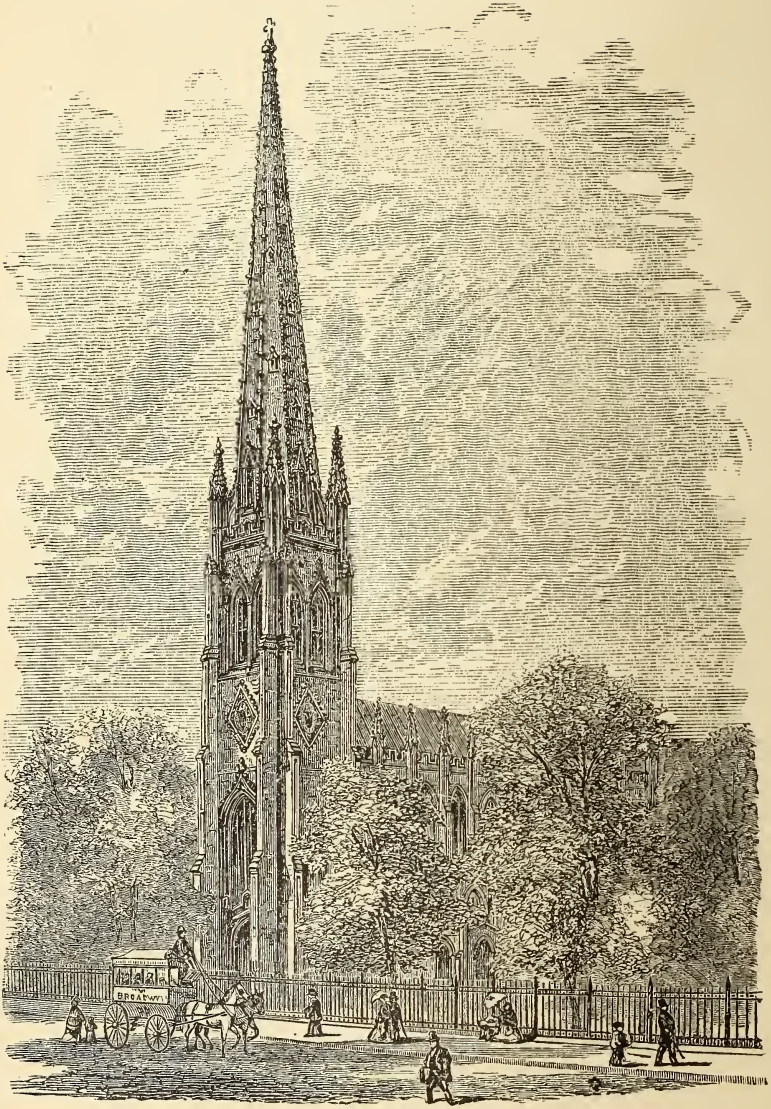
Within a few years there has been opened in Mercer street a spacious and handsome church expressly designed, as its name indicates, for strangers in the city. The form of worship is Congregational, but the church is not strictly denominational, and is attended by Protestants of all beliefs. It is well filled every Sunday, and the neighborhood is quiet and respectable. The late Cornelius Vanderbilt occasionally attended this church, which was near his house, and during his protracted illness he was visited almost daily by the pastor, the Rev. Dr. Charles F. Deems. In grateful return, the old Commodore left by will a handsome bequest to the church, and $25,000 to the pastor.

TRINITY CHURCH CORPORATION.

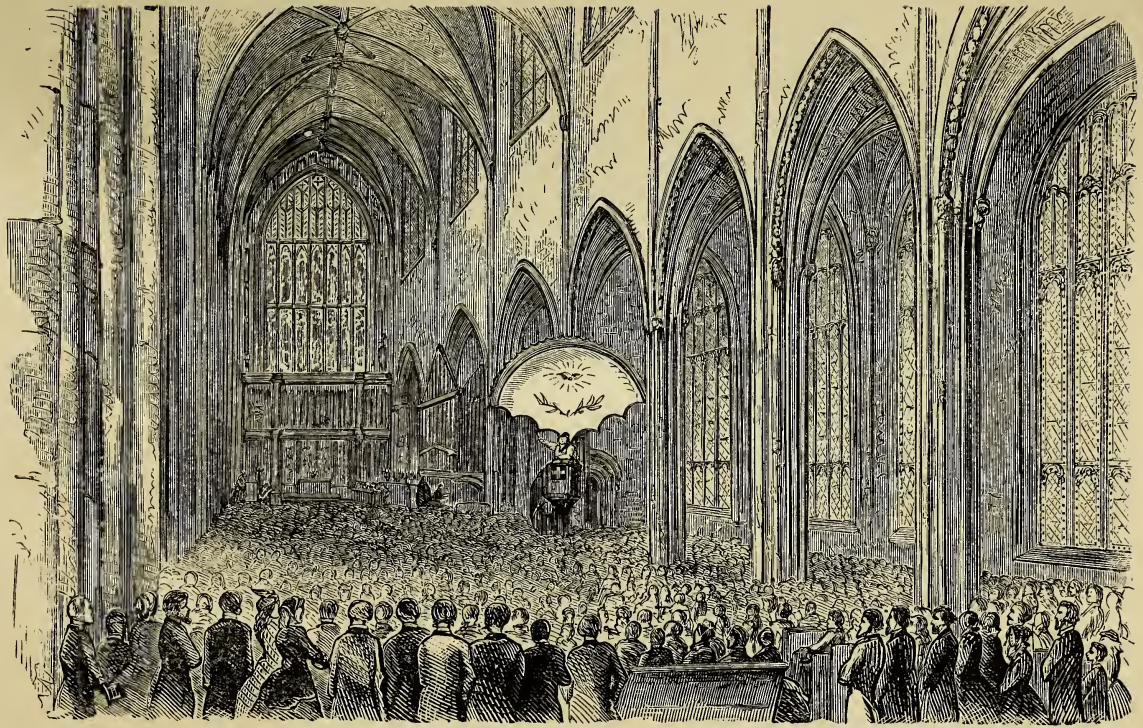
The Dutch settled the Island of Manhattan, and were the lords of the soil. They persecuted nobody. They welcomed all sects and conditions of men, stipulating only that their own customs, sacred and religious, should not be meddled with. The worship of the Dutch was in the language of Holland, but their talk and traffic were in English. A few Episcopalians, who came over early, found New York a genial soil. They opened worship in the English language. To the great sorrow of the Dutch, their children ran off to the Episcopal Church, because the worship was in English. Yet the Episcopalians were made welcome, and were allowed to occupy the Dutch Church one-half of the Lord's Day. As a separate parish, Trinity was organized in 1697. Their house of worship was a small, square edifice, with a steeple. Pews were assigned to worshipers according to rank. There was the "Governor's Pew," the "Bachelor's Pew," the "Housekeeper's Pew," "Pew for Masters of Vessels;" and others were specially named.

THE WEALTH OF TRINITY.

It is difficult to estimate the wealth of this corporation. It is probably from eight to ten millions. It originated with a farm, in the then upper part of New York, now in the center of business, which was leased by the Governor to Trinity Church. Subsequently one of the Governors of the colony gave it to Trinity Church in fee. The papers were sent across the waters for approval, but the home government refused to ratify the act of the Governor. In the



Trinity Church---Broadway, opposite Wall Street.



INSIDE TRINITY CHURCH.

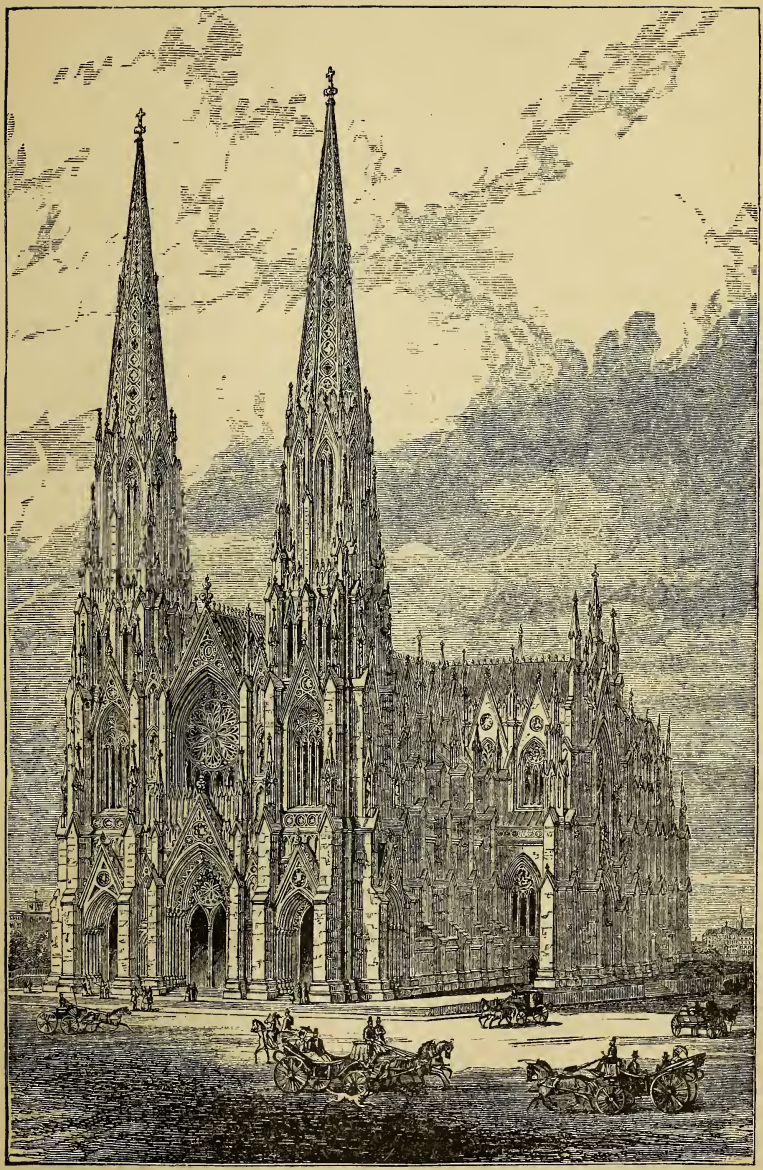
Revolution, the estate became the property of the State. It got back into the hands of Trinity; but New York has a claim which has never been settled, that may cause some trouble by and by.

Nearly all this farm is now covered with the most elegant and costly buildings of New York, and the property held by Trinity, as a whole, is in parts of the city where the land is most valuable. It lies on Broadway, between the Battery and Fourteenth street, and spreads out like a fan. It embraces wharves, ferries, dock privileges, and depots; immense blocks on Broadway, of marble, granite, iron, and brown stone; splendid stores, hotels, theaters, churches, and private mansions. The most costly and splendid buildings in New York stand on leased ground, and the owners pay a ground rent. Leases usually run for twenty-one years, containing several renewals on a new valuation. A Trinity Church lease, with its peculiar privileges and covenants, is one of the most desirable titles in the city.

THE CATHEDRAL.

The new St. Patrick's Cathedral, covering the whole block between Fifty-first and Fifty-second streets, stands on the highest ground in Fifth Avenue, is the largest church in the city, and one of the largest and finest on this continent. It was begun in 1858, and was dedicated by Cardinal McCloskey, in May, 1879, in the presence of a great number of archbishops, bishops, and clergy, and a vast concourse of spectators, the great building easily holding more than 15,000 people. The cathedral, which stands on a

solid rock foundation, is built of white marble in the decorated Gothic style of the thirteenth and fourteenth centuries. It is 332 feet long, width at transept 174 feet, general width 132 feet, heighth of each of the two spires 328 feet, and these flank a central gable 156 feet high. Over the central door are the arms of the archdiocese surmounted by a cardinal's hat, and on the two other front entrances are the arms of the United States and the State of New York. Elaborate ornamentation, pinnacles, statues, and stained windows, make it one of the most beautiful buildings in the world. It cost $2,500,000, the high altar of the finest Italian marble, inlaid with alabaster and precious stones, with the reredos and statues, alone costing $100,000; and more than this last amount was raised in a single fair held in the building, Protestants as well as Catholics attending in great numbers, and spending money freely. It costs $70 a night to light the cathedral. Besides the grand organ there is a chancel organ, and both are used at the services. The superb stained windows, many of them memorial, were the gifts of dioceses, churches, societies, and individuals. One window is a memorial to James Renwick, the architect, who gave twenty years of his life to the construction of this magnificent edifice, and refused to receive one dollar in compensation. The building will be his best monument. The cathedral, standing on the top of Murray Hill, in the very center of the most fashionable quarter of the city, is justly regarded by all citizens, of every creed, as an honor to New York, and one of the grandest architectural ornaments of the metropolis.



Fifth Avenue---St. Patrick's Cathedral.

CHAPTER LVI.

QUEER INDUSTRIES.

STRANGE AVOCATIONS BY WHICH HUNDREDS OF PERSONS CONTRIVE TO MAKE A LIVING—THE SAUER KRAUT CUTTER AND CAT'S MEAT MAN—STREET VENDORS OF COOLING DRINKS—FAKIRS, ARTISTS AND MUSICIANS—SANDWICH ARTISTS—THE TIME PEDDLER.

THERE are devious ways of earning an honest livelihood in this world, and New York is filled with persons who certainly follow queer industries. Conrad Stein's avocation, for instance, is a peculiar one. He is a professional sauer kraut cutter. His stock in trade consists of a machine constructed on the plan of a tobacco cutter—a long knife, fastened at one end to an upright by a loose pin, which works up and down on a block of wood, and his muscle. Nature provided the last for him, and the knife cost him $1.25 five years ago. He fears he will have to get a new one in 1900. His business does not, as may be perceived, call for a very extensive original capital. Conrad, as far as can be ascertained, is one of five men who practice the craft of cutting cabbage for the stock German delicacy. They travel from house to house in the Teutonic quarter, soliciting trade, and in addition to this casual custom have regular customers whom they visit at stated periods. They charge ten cents a barrel for cutting cabbage,

and in the brisk season, from August to May, average about two dollars a day at it.

Sauer kraut is essentially a winter dish. There are people who eat it "all the time," as the song on the subject says; but they have to cut their cabbage themselves. Sauer kraut cutting, as a trade, has flourished here for some years now. Formerly the grocery store men used to manufacture it in vast quantities, and sell it at fifteen and twenty cents a quart. But now wise housewives buy their cabbage by the wholesale, hire Conrad Stein or one of his rivals to cut them up, and pack the shredded result in barrels with salt and water to ferment until it is ripe for consumption. This has brought the price of sauer kraut at the groceries down to eight or ten cents a quart, and the grocers, of course, denounce the cabbage cutters as frauds.

THE CATS'-MEAT MAN.

The cat's-meat man represents another of the queer crafts of New York. Our down-town warehouses are all infested with rats, and one of the articles in their insurance policies, as well as their own interest, requires them to keep a sufficient number of cats to preserve their stock from ruin by the rodents. Consequently, there is a vast feline army billeted in the great mart. Formerly the cats were fed by their owners, and on Sundays, when the stores were closed, they went hungry; but some years ago, a clear-headed man, who happened to be out of work at the time, hit upon a bright idea. He had heard how cats and dogs are provided with food in London by

The Cats'-meat Man.

men who make that species of catering their business, and determined to try the plan in New York. He began with a basket, out of which he peddled portions of meat to the various warehouse cats at the rate of five cents a head per day. Where a number of cats were kept he fed them at a considerably reduced rate by the week. He now uses a little pony cart, and sells over two hundred pounds of meat a day. Several rivals, profiting by his example, are now engaged in the business. In spite of this opposition, however, the pioneer cat's-meat man makes thirty-five or forty-five dollars a week over all expenses. The cats all know him, and his progress through the streets where he makes his rounds in the early morning is attended by a perfect army of felines, all mewing and purring around him, scampering about his cart wheels and under his pony's legs. Horse meat and coarse cuts of beef are the chief diet furnished by the cat's-meat man to his boarders. On Friday, by way of variety, they get fish, presumably catfish. Cats are fond of fish, and Friday is said to be marked with a red letter in their calendar.

In London the cat and dog meat men feed their clients on the flesh of animals which have died natural deaths. Here, however, all the meat is bought in the markets, and if it is not exactly porterhouse steak, it is, at least, fit to eat. If cats have their peripatetic caterers, so do their masters. There is in existence in this city a so-called "Catering Company," which contracts to furnish meals regularly at the offices or private houses of its customers. The food is cooked in an extensive kitchen, which serves as a

sort of central office, and sent off to the boarders in wagons. Two or three meals a day are served as desired, and the price varies according to the number furnished, from seven dollars to ten dollars a week for a single person. The bill of fare is varied every day. It consists commonly of three dishes for breakfast, and of from five to seven, with soup and desert, for dinner. The company makes a specialty of vegetables, which it provides in vast variety, and without stint. It is kept warm, while in the wagons, by a patented process, and is served in a most palatable condition. The chief business of the catering company, so far, has been with small families of adults who live in furnished lodgings, and with lazy bachelors similarly housed. The china, linen and service are excellent, and the *menu* choice enough to suit every appetite. Less elaborate meals are served at a lower rate; but the company aims to secure a class of custom of the better sort, and does not care to develop the cheap trade. The business has long been a profitable one in London and Paris, and will probably prove lucrative here.

CHEAP DRINKS.

Another European custom which is proving profitable here is the out-of-door sale of refreshing beverages. In France, Spain, Italy and Germany one meets the lemonade or the sugar-water seller at every street corner. The brawny bull-fighter, of Madrid, or the stalwart workingman of Paris and Lyons, tosses off the glass of lemonade or sweetened water as our laborer does his lager or something stronger.

A few summers ago a man appeared on Park Row, retailing lemonade from a bucket at two, three and five cents a glass. The speculation proved a wonderful hit. To-day he has a big stand near the spot where he first began business, and sells gallons of his refreshing liquid daily. He even compounds fancy drinks, such as lemonade with eggs, or beef extract, for roystering customers whose overnight potations had incapacitated their stomachs for the digestion of more solid food. He has found hundreds of imitators, male and female, and a fruit or candy stand is hardly complete now without its lemonade pail. The lemonade sellers have driven almost all the old time out-door soda water stands from the field. They charge from one to ten cents, according to the size of glasses and the extra ingredients in the compound. Straight lemonade is nearly all profit. Half a dollar's worth of ice, lemons and sugar will make three gallons of it, containing about one hundred five-cent glasses. The reader can continue the calculation for himself. On one of the hot days of last summer the Park Row lemonade bazaar dispensed twenty-one gallons. Its summer average was about fifteen gallons. Iced milk, too, made its appearance at many of the stands this year, and had an extensive sale.

There are other small traffickers who make good livings by peddling oysters, mutton and pork, pies, sandwiches and waffles among the down-town offices. There are also fruit and candy peddlers who have regular routes in the same sections, and sell considerable quantities of their wares, which are commonly supposed to be the peculiar weaknesses of small boys and girls, to staid business men and dapper clerks.

Many of these itinerant tradesmen have been in the business for years, and are quite well off. In several cases they are the descendants of those who were in the trade half a century ago. Old Ann Sullivan, a well-known candy and apple woman, has served some half a dozen big business houses daily for nearly twenty years. One of them moved almost a mile from its old site a year ago, but Ann appeared in the new place at her usual hour on the day of the reopening, and has not missed a day since. The general public has little, if any, idea of the profits made in these petty trades. Of course there are no fortunes made at them, but they afford, in almost all cases, a fair living, and something to spare. People who have stands at busy corners, or who work over regular routes, invariably make a good profit. One peanut vender, at Third avenue and Stuyvesant street, averages a sale of three bushels of that fruit a day. This merchant has a little steam engine, which he paid $75 for, to turn the drum in which he roasts the nuts. There are scores of stands which count on the regular sale of a bushel and a half of peanuts per diem. The Italians, who make the most money and spend the least, invariably have stockings well stuffed with savings. There are old men and women who pick up many a dollar by the sale of cakes and sweatments of strange composition, at the doors of the school-houses, where they take their places as regular as the sun rises, except in vacation time. Then they probably lock themselves up and replenish their stocks for the next season, in the mystery and seclusion that alchemistic task requires. Inquiry among

the fruit and peanut venders, resulted in the discovery that they average in summer a profit of from $2.50 to $10 a day, and a few run even higher. In winter they make very little, if anything. Most of them pay rent for their stands to the lessees of the houses in front of which they are located, and they keep open in cold weather solely to make money enough to defray this expense.

The gains by the vendors who sell from barrows are more precarious. There is an ordinance against these barrows being stationary and obstructing the roadway, and the policemen keep them moving pretty constantly, so they do not enjoy the opportunity of attracting custom such as the permanent stands command.

There are few things which cannot nowadays be purchased from street venders. Canes, candies, cigars and cologne, furnishing goods, cheap jewelry, toys, tinware, even boots and shoes—all have their outdoor marts. These articles are invariably of the cheapest make, and though the prices are preposterously low, they still admit a profit of from thirty to sixty per cent.

STREET FAKIRS.

The itinerant peddlers of these wares, professionally known as "fakirs," are the worst off, and have a hard enough time of it, especially if they have to pay cash for their stock, and risk the loss involved by a failure to sell. Well-known "fakirs" usually have credit with one or another of the several dealers who supply this class of traders, and can return such of their stock as remains unsold.

An active and successful "fakir" will earn a couple of dollars a day with a popular article; but there are many more who are glad to pick up enough to pay for a bed in a ten-cent lodging house, and a meal at a tramp's restaurant. The regular "fakirs" are a very curious body. There are men among them who have peddled their way the length and breadth of the North American continent, and some who have wandered into the tropics and South America. "Jake the Fakir" spent three years under the Southern Cross, selling rubber stamps and marking plates. Drink is commonly the "fakir's" bane, and whether he earns much or little it all goes the same road. They are a gregarious folk, and if you find one in any of the cheap dormitories down town, which are about the only house they know, you are tolerably certain to discover others in the same place. Like the thieves, they have a slang *patois*, which, if it is not particularly melodious, is at least expressive and picturesque.

The saw-filers and knife-grinders form a numerous body. Their labors now, however, are chiefly in demand for private houses. A peculiarity with them is that in summer, when business is dull here in consequence of the absence of people from town, they take long professional trips into the country. Itinerant tinkers, glaziers, and umbrella and clock menders find most of their employment in the country now, too. So do the sweeps. There are still half a dozen professional chimney sweeps in New York. But the new styles of chimney building and the invention of patent sweepers have trenched on their field until it has become a very limited one, indeed. The old-

fashioned houses in the rural districts are their best hold now, and they tramp from county to county pretty much all the year round. From $3 to $10 is the price paid for a job of chimney sweeping. In return, the country sends us, at least, one notable character in our queer businesses. That is the frog-catcher. The artists are usually either Frenchmen or negroes, and they come in from Jersey, Long Island, and Westchester laden with frogs and water-cresses, the collection of which latter delicacy seems to be a sort of side business with them. They also gather medicinal herbs, which they retail among their compatriots, and to queer drug stores in the proletarian districts.

Quite a trade has sprung up, in the last couple of years, in wooden shoes, or sabots, and a little colony of Frenchmen is kept busy in a shop in South Fifth avenue supplying it. The shoes are shaped out of blocks of ash or whitewood, and hollowed out with fire. They cost from one to two and a half dollars a pair, and will last as long as tin patches can be put on them. They seem to be worn by workingmen, members of the French colony in this city, and farmers and farm laborers out of town. A grocery store in Greene, near Houston street, is the chief retail establishment. The sabots are asserted to be quite as light as the cheap horse-leather brogans, and much drier and more comfortable to the feet, as well as more durable.

PUBLIC LETTER WRITERS.

Public letter-writers are quite common in our

foreign quarters. There are both French and Germans in the business. They write letters for any one who desires it, and furnish translations of them either in English, German or French; some even including Italian and Spanish. The usual fee is 25 cents, and they say they are generally kept busy enough. The headquarters of a public letter-writer is usually one of the small general shops where everything from shoe-strings to dragon kites is sold, and they advertise themselves by elaborately engrossed pen-and-ink signs in the windows.

The early stroller in the foreign quarters will meet queer old women and decrepid men, who flit in and out of the houses in the dark hours before dawn, like birds of ill omen, or people who have forgotten where they live. These are professors of perhaps the oddest of all our odd businesses. They are the professional callers. Their duty is to wake people up who have to go to work at exceptionally early hours. For a few cents, at most a dime a week from each client, these poor creatures perform their task, turning night into day, till at last a hand, scarcely more grisly than their own, knocks at their own door and summons them, not to labor, but to rest.

There are musicians, artists, singers, and the like, who make a regular business of performing in bar-rooms, relying on the contributions of the loungers for pay. The artists are either those who draw soap pictures on windows or mirrors, or adepts at coarse caricature. Bohemians and vagabonds, who, for a dime and a drink, dash off a crude but frequently quite striking pencil-sketch of whoever choses to pay

him. A one-eyed young man, of Hebrew extraction, is the most skillful of these artists. He was at one time employed on an illustrated paper, and exhibited considerable promise, but drink and a perverse spirit secured his discharge, and he drifted into this method of gaining a minimum of living and a maximum of liquor. He calls a dollar and a drink a good day's work, and rarely makes the first.

STROLLING MUSICIANS.

The musicians are usually of a somewhat better class, morally. They include performers on the zither and violin. The former instrument seems to be the favorite now. The bar-room musicians begin their rounds at nine o'clock in the evening, and end up in late bar-rooms where, out of the beery good nature of the patrons, they reap their richest harvests. Most of them drink little, support families out of their earnings, which at the best of times do not average more than one dollar and fifty cents a day, and understand very little music. There is one troupe of very pretty young girls who give bar-room performances in concert on the harp, violin and 'cello, and do very well indeed—financially. Bar-room singers and jugglers are quite common, and there is one young fellow who goes from one saloon to another exhibiting feats of contortion. Another plays on the mouth organ, giving imitations of various instruments and rendering difficult airs with astonishing truth and beauty. Yet this phenomenon is so nearly an idiot that he has to have a little brother with him to keep him out of harm's way.

Up to a few months ago a dapper little Italian used to haunt certain beer gardens with a diminutive performing goat, decked out with ribbons, spangles and long jingling bells, which did strange feats as prettily as poor Esmeralda's favorite. But the goat died, and its master has gone out of the business. Street jugglers turn up every now and then, and do card tricks and other feats of prestidigitation on the sidewalk, but they always collect big crowds, and the policemen constantly disturb them.

Less obnoxious to the official eye is the man who tells fortunes through the medium of birds. He has a cage, in which are a couple of poor, bony little canaries, and a tray full of envelopes. When a customer expresses a desire to have his or her fortune told, the wizard spreads the envelopes out before the cage, and one of the canaries instantly pecks out a missive. This contains some such commonplace announcement as "good fortune" or "bad luck." Professor Logriena, the well-known bird trainer and prestidigitator, denounces this business as a burning shame. The birds, he says, are kept on the verge of starvation, and a few rape seed are put in each envelope. Of course the little feathered martyrs peck at it in the hope of obtaining food.

Punch and Judy shows are now becoming quite familiar features in our streets. So are peep-shows of various sorts, principally views of strange lands and historic scenes. One enterprising showman got up a series illustrating recent murders. An Italian now exhibits a very fair marionette theatre on the uptown streets every day. In the intervals, when he is

not rusticating on the Island, Brown, the famous steamboat man, enlivens the streets with his characteristic whistling performances.

SANDWICH MEN.

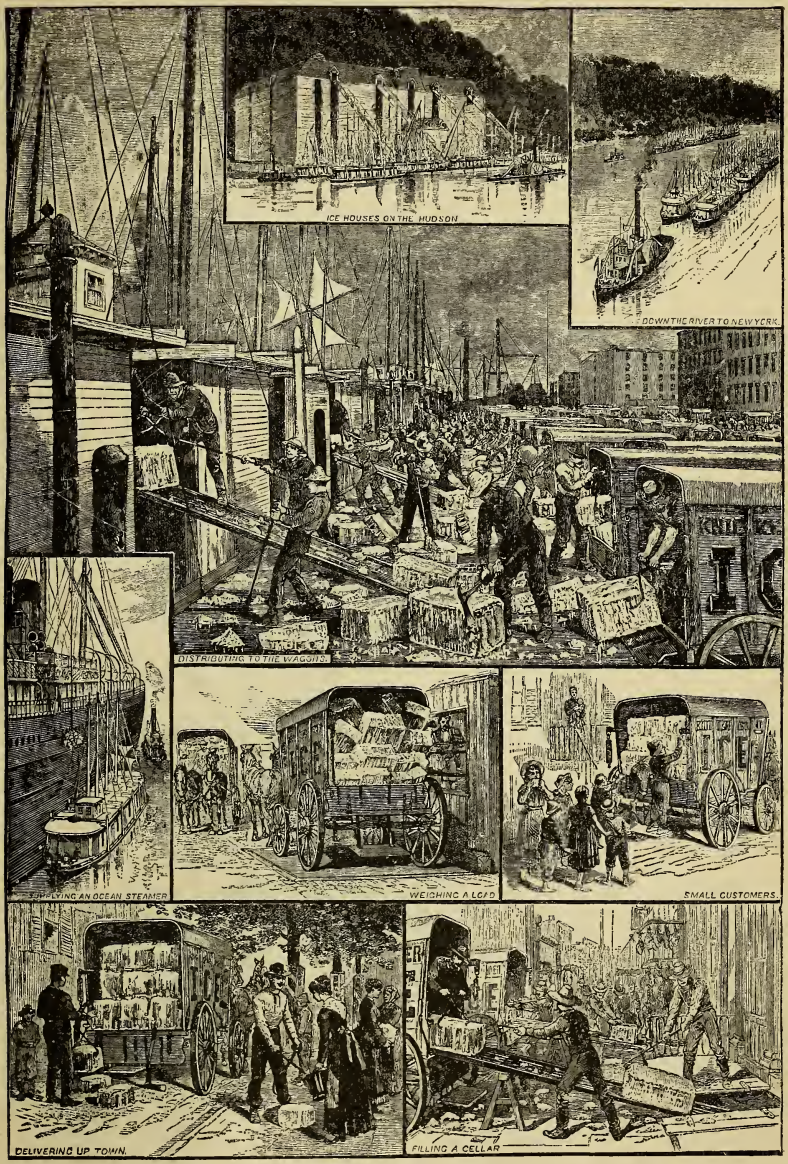
Sandwich men are getting to be as common in the streets of New York as they used to be in London. Inserted between two big placards setting forth the merits of some cheap eating house, or advertising bargains in boots or dumb-bells, they creep up and down in a doleful procession, like so many colossal snails, to the detriment of the ribs of the passers-by. The oddest of the sandwich men are those employed by a French house painter. They travel about, bearing tin signs, on which are inscribed a sensational story of the murder of a relative in Paris, and a demand for justice, ending, however, with the name and address of the painter, and an invitation to the reader to have his house painted in the best style. Sandwich men earn fifty to seventy-five cents a day. Some few get a dollar, but they are aristocrats in the profession, and are exceptions to the rule. There must be some charm or fantastic attraction, like that the stage is said to exercise, in the business, for there are men in it who have stuck to it for several years.

Among other queer businesses must be mentioned that of a party in Twenty-third street, who practices the calling of moth destroyer. By virtue of a compound known only to himself, he annihilates those little foes to good clothes and fine furs. He practices both at home and abroad. In contradistinction to him is the artist, who, on Broadway, follows the calling

of repairer of destroyed china. The restoration of valuable damaged books is another curious business. It is carried on to great perfection in England and France. Here there are a few people in the trade, or rather art, and they always have their hands full. The work is very profitable indeed, as is also that of expanding books by the insertion of valuable or curious engravings. Some bibliomaniacs have had books of one volume swelled to thirty, or even more, by the addition of pictures illustrating the text. Another business which has proved a lucrative one, is that of selling magical instruments of the cheaper sort, and instructing the buyers, who are principally boys and youths, in their use. One tradesman in this line on the Bowery is never idle.

The boquet business has undergone a great change within the last couple of years. Formerly the venders used to buy the flowers themselves and make them into bunches. Some, who have capital, do so to-day. But the great majority of them are only peddlers for flower-dealers, who make the boquets by wholesale and employ anyone whom they can trust to hawk them. They allow the vender a cent on every five cent boquet sold and three cents on every ten cent one. Certain east side streets are fairly lined with these floral speculators' shops.

It would require a whole book to review the army of ragpickers, cigar-stump collectors, organ grinders, itinerant cobblers, clothes menders and cutters (for there are men who go from house to house cutting the cloth which thrifty housewives make into clothing for their numerous families) and the like, all of



The Ice Industry of New York.

whom help to swell the tide of life in the metropolis and gain a livelihood, commonly meagre enough by trades which people know hardly exist.

There is one figure among the lot, however, which calls for more extended comment. It is that of the accommodating gentleman who has come to be known as the "time peddler." Not that he peddles clocks, but that he knows the value of time, and don't object to consuming some of it for the benefit of his customers.

There are quite a number of time peddlers in New York, and they are most useful members of the community. They are all Hebrews, and sell everything on the installment plan. If your wife wants a silk dress she can obtain the material from the time peddler, paying a few dollars down and the rest in stated installments. Hats, shoes, underclothing, linen, everything a woman needs, in short, are supplied by him. He will contract to furnish the husband as well as his wife, too, even to the extent of an overcoat or a suit of clothes. In this case the customer is sent to some tailor, who measures and supplies him with the required garments, sending the bill to the peddler. The latter pays it, and presents his bill to the customer, with an addition of from twenty-five to fifty per cent for the accommodation. Nothing comes amiss to the time peddler, from a paper of pins to a piano. He will supply them all but at nearly if not quite double the price one would have to pay if the transaction had been conducted on a cash basis.

CHAPTER LVII.

THE BIG BRIDGE.

THE SUSPENSION BRIDGE OVER EAST RIVER — LENGTH, STRENGTH, AND SIZE OF THE STRUCTURE — THE APPROACHES — METHODS OF TRANSPORTATION—OPENING-DAY SCENES.

THE East River Suspension Bridge, one of the most gigantic undertakings of the kind in the world, was begun the day after New Year's, in 1870, and for years employed many thousands of workmen. Stretching from two immense granite piers, across East River from New York to Brooklyn, swinging high above the tallest masts of ships, it affords the means of rapid conveyance between the two cities. The entire cost of the magnificent structure, including the long approaches, on either side, and the sums paid for buildings removed to make way for the approaches, counts up more than $14,000,000, of which Brooklyn, most benefitted by the bridge, paid two-thirds, and New York one-third. It required years to sink deep the solid foundations and to raise the granite piers, and it was late in the summer of 1877, when a wire was drawn from pier to pier to carry over the first of the thousands of strands which compose the four great supporting cables from which the bridge itself is suspended.

TEARING DOWN BUILDINGS FOR APPROACHES TO BROOKLYN BRIDGE.

(Copied, by permission, from FRANK LESLIE'S.)

FACTS AND FIGURES.

The following details will give an idea of the length, strength and size of the big bridge and its piers. The depth of the tower foundations below high water is 78 ft. in New York and 48 ft. in Brooklyn; the height of the towers above high water is 278 ft., and the two contain 85,159 cubic yards of masonry. The height of the floor of the bridge is 119 ft. 3 in. above high water. The length of the river span is 1,595 ft. 6 in. and the total length, including the land spans and approaches, is 5,989 ft. The width of the bridge is 85 ft. There are four cables, 15¾ inches in diameter, each cable containing 5,296 parallel (not twisted) galvanized steel, oil-coated wires, weighing a pound to every 12 feet of each wire, closely wrapped to a solid cylinder, and the strength of each cable is 12,200 tons. As many as one thousand men have been at work on the bridge at once.

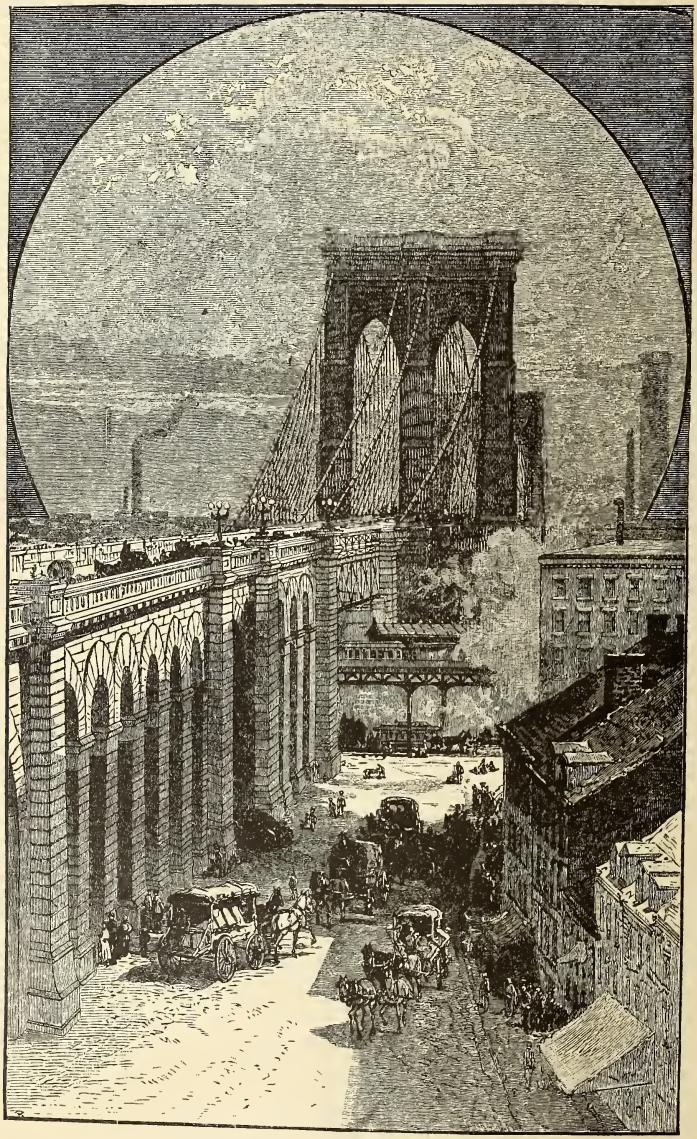
The net cost of the entire land used on both sides of the river was about $3,576,000, and the construction of the approaches cost more than $2,000,000. Whole blocks of buildings were bought and pulled down, and the materials were sold for what they would bring, for nothing but granite, iron, and steel enter into the construction of the bridge or its approaches. A long inclined plane on either side of the river, with the roadway laid on granite walls, leads to the bridge. Numerous streets are crossed, sometimes by arches spanned over them, but oftener by ornamental iron bridges. The arches are both

novel and striking, and the pilasters are enriched by chaste carvings.

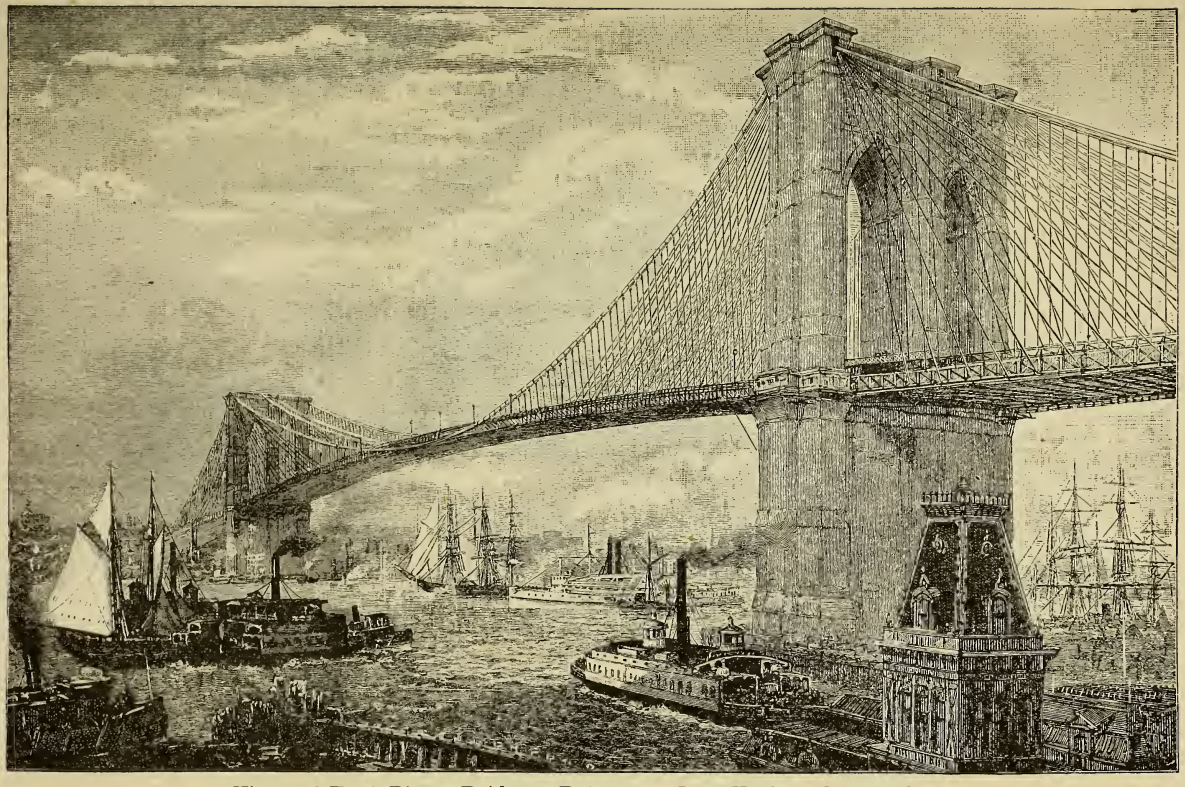
The bridge is traversed by cable cars, the design of Superintendent Payne and ex-Engineer Robeling. The cable is propelled by a mammoth engine, which is located on the Brooklyn end. It can drive twenty trains of two coaches each without detriment, the passage across being made in four minutes. One hundred thousand persons frequently cross the bridge in a day. It costs three cents to ride across and one cent to walk. The pedestrian way is above and to either side of the steel tracks. Vehicles also have a fine roadway. The bridge is controlled by the two cities, with an especial police force of its own.

THE OPENING.

The bridge was completed about May 10, 1883, but it was not thrown open to the public until a fortnight later. The occasion was made a gala one, by the inhabitants of New York and Brooklyn. The procession, which moved from the Brooklyn City Hall, was led by Mayor Seth M. Low, and the President of the Common Council, followed by the city, county and State officials, the Brooklyn trustees of the bridge, Commodore Upshur and staff, and General Hancock and staff. They paused at the Brooklyn tower, while President Arthur and Secretary Folger, escorted by the New York officials, moved over from the New York approach. The blended procession then moved to the Sands Street Station on the Brooklyn side, where the opening ceremonies were held.



Approach to East River Bridge.



View of East River Bridge---Between New York and Brooklyn.

CHAPTER LVIII.

THE BARTHOLDI STATUE.

ONE OF THE MODERN WONDERS OF THE WORLD ERECTED IN NEW YORK HARBOR—THE GIFT TO FREE AMERICA OF A LIBERTY-LOVING FRENCHMAN—DESCRIPTION OF THE STATUE.

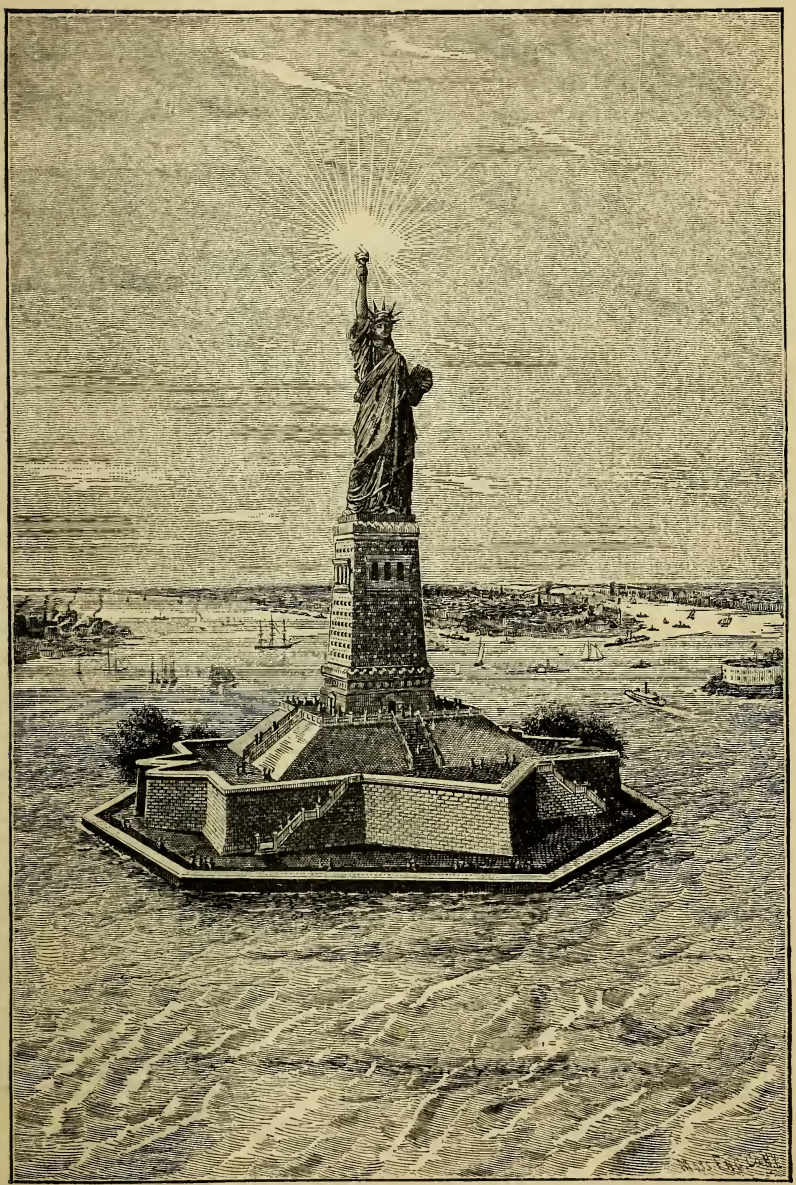
NEW YORK is justly proud of her Statue of "Liberty Enlightening the World." It stands on Bedloe's Island, two miles from the Battery and Castle Garden, well out in the fine harbor. Bedloe's Island covers thirteen and a half acres of ground, and was formely the site of Fort Wool. It still contains a small garrison of artillerists, besides the persons who are intrusted with the care of the Statue. It was the former hanging ground for pirates captured along the adjacent coast and Long Island, and as such was long a synonym for justice and liberty. The Statue is easy of access. A small steamboat runs from the Barge office at the Battery every hour, and the fare for the round trip is only a trifle. From the deck of an incoming steamer, the first object to greet the eye of the anxious passenger is the Statue of Liberty. It towers far above the Sandy Hook Lighthouse and the wooded hills of Staten Island. At first, it is a mere blur against the seeming haze bank, which always hovers and nestles over coasts, but at a dozen miles distant its majestic beauty can be plainly discerned;

and at night when its electric torch is aglare over three hundred feet in mid air, the sight to the incoming immigrant is one never to be forgotten. It gives him a fit impression of the great and magnanimous country he is seeking refuge in.

THE FAMOUS STATUE.

Liberty Enlightening the World, is a majestic female figure standing erect. In the upraised right hand is a torch, which is lighted at night by electricity, and in the left hand is a volume of the Constitution. It is the largest bronze statue in the world, and it faces very nobly toward the Narrows, the route to and from Europe.

The Bartholdi statue was received at New York, June 19, 1885. The French vessel, with the statue on board, was escorted up the bay to Bedloe's Island, by a number of United States men-of-war and other vessels, and a formal reception was given the French committee by a number of distinguished citizens of New York, headed by the mayor. It is said that the idea of rearing a colossal statue to symbolize America's message of liberty to the world, first occurred to the sculptor Bartholdi, when he sailed up New York bay on a visit to this country in 1870. On his return to France, he suggested to his friends his idea of such a statue to be presented by the French nation to the United States. The idea was received with great favor, and so rapidly did subscriptions come in, that in 1883, the sculptor began work upon his great statue. M. Bartholdi supervised every step of the work, which was not only a labor of many years, but one full of difficulty and detail. First, the artist made



his model in clay, and when this was approved, a plaster statue was made, in dimensions one-sixteenth the size of the intended statue. Then another plaster statue was made four times as large as the first, and a second of the full dimensions of the finished work. Both of these had to be made with the utmost care, giving close attention to exactness of proportion between the parts. The last model had to be made in sections, and a wooden framework was constructed, on which the plaster was spread. When these sections in plaster were complete, wooden models were used, exact copies of the plaster in size and modeling. These were all carefully cut out by hand, and in them were shaped the *repousse*, or hammered brass work, which was to make the outside of the statue. For it is plain that to construct a statue of the enormous proportions designed for this, no stones large enough could be found, and no masonry would be of sufficient strength, so the framework of the figure is made of iron bars, firmly riveted together, over which are laid the sheets of hammered brass. Eighty-eight tons of brass were used in the structure, and the entire weight of the statue is 440,000 pounds. The height of the statue itself is 157½ feet, and elevated on its complete pedestal, it towers above the bay at a height of 305 feet. Some idea of the enormous proportions of the figure may be gained from the fact that forty persons can stand within the head, which is fourteen feet high. The forefinger is eight feet long, and four feet in circumference at the middle joint. A spiral staircase within the figure leads up to the head, and there is one also within the arm leading to the uplifted

torch, on whose ledge fifteen persons can find comfortable standing room.

In constructing this metal statue, two things had to be considered, which in themselves seem very trifling, but had they been overlooked, only a few years, comparatively, would have been sufficient to destroy the beauty and permanence of the work. One was the heat of the sun, which would expand the metal, and pull it all out of shape; and the other was the sea breeze, which by intruding salt moisture would render every joining of copper and iron a small electric battery, and slowly corrode the two metals, and crumble them into dust. The framework of iron and the copper covering, though securely fastened together, are so constructed that the bolts joining them may slip as the outside metal expands in the hot sun, and slip back again when it contracts in the cold. To prevent the generation of electricity, a padding of non-conductible substance is to be inserted at every bolt and rivet, so that the metals cannot come in contact with each other.

This statue is a free gift of respect and good will from the people of France to those of America. The pedestal on which the statue is raised was built with funds collected in this country by private subscription.

Bartholdi's great "Liberty" statue may well rank among the wonders of the world, for in design and achievement it is a marvel of sublime conception nobly wrought out. It is in every way worthy of the grand idea it is meant to symbolize, and no higher praise could be accorded it.

DEDICATION SERVICES.

October 28, 1886, this famous Statue was unveiled with appropriate ceremonies. The weather was most unpropitious, a drizzling rain falling all day, but an immense number of spectators were present. After a street parade the people were conveyed in steamers to Bedloe's Island. Here M. de Lesseps made a brief speech on the unity of feeling between France and America, and was followed by Senator Evarts in the presentation address. The veil was then drawn from the face of the Statue, amid the booming of cannon and the shrieking of steam whistles. After this, President Cleveland accepted the gift with a few appropriate words, and after speeches by M. A. Lefevre, the French minister, and Chauncey M. Depew, of New York, the ceremonies were closed with prayer, and a national salute from all the batteries in the harbor. The cost of the Statue and pedestal was a fraction over one million dollars.

CHAPTER LIX.

MAYOR HEWITT'S CRUSADE.

A SUCCESSFUL WAR ORDERED AGAINST THE DIVES OF GOTHAM — ONE CLASS OF VICE PUT DOWN BY A DETERMINED CITY OFFICIAL—A TOUR OF THE PLAGUE-SPOT DISTRICT—ENCOURAGING SCENES.

SINCE the date of the conception of the word "dive" as applied to a disreputable place, devoted to lewd assemblages and the sale of poor liquor, New York has ranked par excellence as the home of the same. Its low quarters have been largely given over to such haunts of the criminal classes since the "Forties," and night was devoted to deeds of riotous revelry and dissipated darkness. But now all is changed, thanks to Mayor Hewitt. In the month of April of the present year, Mayor Hewitt said the dives must go. There should no longer be permitted a disreputable resort of the dive order on Manhattan Island. The Police Commissioners said in reply that the dives were a necessary evil, and that they could not be stamped out. Mayor Hewitt, not only thought differently, but he spoke to the point, and announced that he would either close the dives or remove every police official in the city from commissioner to patrolman. The result has been wonderful. A great change has lately come over the Bowery, and greater changes are noticeable in other parts of

Gotham, where for years the foulest and filthiest class of low groggeries, concert saloons, and dance-houses have thrived in the face of all opposition from the respectable elements of society. Mayor Hewitt entered upon the work with the determination to let nothing interfere with its successful accomplishment. He closed his ears to all appeals from aldermen or others with political influence, and gave his detectives and police force to understand that no excuse of any kind would be accepted for failure to perform their duties.

CRUSHING BLOWS.

It was not the small places that Mayor Hewitt aimed his first blows, but at the most prominent and powerful dives in the metropolis—Harry Hill's and The. Allen's among them. As the smaller places saw the larger ones cleaned out they gave way to the inevitable with little trouble, knowing that if Harry Hill and The. Allen could not sustain themselves with all the power of money and political influence behind them there would be no chance for disreputables of the humbler, but equally vicious class.

Two New York reporters made a tour of the Bowery and other districts of like reputation, on the night of May 1, to investigate the early fruits of the new crusade in the interests of law and order. The first place visited was the First National, a cellar under a cellar, in the angle of North William and Chatham streets, directly opposite the old Star office, and fifty feet above the entrance to the Brooklyn bridge. The

First National is Los. Curtis' place. The owner is a gentleman of the Bill Sykes stamp, with a passion for dog-fights and a penchant for beating women. Less than a month ago the clarion notes of Los' underground orchestra rang out through the grating, and disturbed the thoughts of late passengers waiting on the platform of the City Hall station, while the glare of his illuminants lit up North William street weirdly, and suggested to the imaginative that one of the doors of the infernal regions had been left ajar. But now all was hushed and dark. The former "blind" entrance to the cellar, through an alleged restaurant, was barred. Further down the street were two basement entrances, closed by swinging shutters, with a big and much-lace-curtained window between. All was peaceful and gloomy and uninteresting as could be. The searchers for information descended and entered. They found themselves in a rude apartment, reeking with foul odors. Before the window was a bar, behind which stood a surly-looking man in his shirt-sleeves. He had a wicked appearing, bull-dog for a companion. Two or three jaded women sat around the room in shabby suits. Behind them were doors leading into little dark cells that were under the sidewalk of Chatham street. It is said that there is another cellar under this, to which the half or wholly drunken sailors, who are the chief patrons of the place, are taken, but the visitors did not investigate. In fact, they were not happy where they were, for it is hard, in case of ejectment, to fall gracefully up-stairs. Somehow or other the appearance of the reporters

albeit togged out in their fishing raiment, did not meet with the approval of the master of ceremonies, who scowled darkly upon them. Nevertheless, when they approached the bar he gave a fierce jerk to his head and two slatternly females sidled up alongside.

"Pony of beer," said one reporter.

"Same," said the other.

"We ain't sellin' no beer," growled the suspicious man behind the bar. "Nothin' but soft drinks."

"No beer?"

"Naw."

The bull-dog lifted his head at this, and the visitors quickly decided that they were dying for seltzer.

"Ain't you goin' to stand treat, dear," asked one of the slatterns. No objection being made, two glasses of reddish liquid were passed out, and the First National called for a deposit of 60 cents.

"Business good," asked the reporter in a friendly way.

"Naw," growled the human bull-dog uncommunicatively.

Finding that he was not disposed to be sociable, the visitors departed.

DISCOMFITED DIVE-KEEPERS.

Bismarck hall is a similar establishment, but somewhat less vicious in character, situated at the corner of Pearl and Chatham streets in the basement. It was open, but in a very subdued fashion. Visitors were few. The colored fluids dispensed at the bar found few customers. The proprietor was listless

and dejected. His little flock of fairies shared in his expression of gloom. The "wine-rooms"—heaven save the mark!—were not called into requisition. A pallid dame, who looked every inch of fifty, plucked one of the reporters by the sleeve, and hoarsely whispered: "Say, boss, I hadn't had a square drink to-night. Set 'em up, won't ye?"

Although two ladies had already been assisted, this genuine pleader was not refused. Her request was not strictly according to the etiquette of the place but everybody was too down-hearted to object.

Of the other Chatham street dives, the Excelsior, at 101, was found to be open, but playing to empty benches; ditto the Cambridge, at 147; ditto the Manhattan, at 175. The surface den marked "181, formerly 141," had a light behind the window, but the doors were locked and a "to let" sign ornamented door. The big Oriental, and the dive underneath, next door to the "fake" museum in Chatham square, were vacant and to let for business purposes. Would-be visitors went north and slaked their thirst in poison of the Hartigan brand.

The famous old Plymouth, at 27 Bowery, where short-skirted damsels have so recently conspired to rob the unwary, was found to be transformed into an enormous shooting gallery. Various others have put on the habiliments of legitimate business. The vile cellar establishments, corner of Bowery and Bayard street, where a murderous assault was committed inside of six months, is no more.

THE HAPPY HEATHEN.

Pell street dives have not been wiped out yet, and under the rose are still committed there about all the crimes and vices which human ingenuity has yet devised. But the patrons are almost wholly Chinese, and the Caucasian explorers found nothing but locked doors and an expression of innocence to reward their search.

There were slight signs of life in the Casino Garden, 51 Bowery. Through the open door a bar could be seen with one or two customers before it. Beyond was a screen of shutters, and back of that the "Garden," a large hall, with many tables in it, where the guests were wont to sit and discuss beer and whisky with the pale charmers hired to persuade them to drink often, and to listen to the diabolical melodies of the spavined piano and the blatant horn. When the visitors entered this almost deserted hall they saw—what do you think?—the dozen women of the place seated in a circle busily engaged in sewing or mending! Two arose reluctantly and came forward and seated themselves beside the visitors, who called for ponies of beer.

"Aren't you goin' to treat ?" asked lady No. 1.

"Certainly."

"Me too?" asked No. 2.

"Why, yes, I suppose so."

"Give me seltzer plain, said No. 1.

"Give me whisky and ginger ale," said No. 2, whose chalky face and trembling hand showed that strong drink was no stranger to her. The hard-faced waiter brought two ponies of bad beer, one of Croton, and

anotner of mystery, and returned 40 cents change, the usual thing from a dollar bill. The women sighed dismally, and said "Here's luck," dolefully, and drank perfunctorily.

"Where's all the music?" asked one of the reporters, with an affectation of surprise.

"Stopped," said No. 1, who was a woman of considerable intelligence.

"You don't say? Why, how is that?"

"Oh, it's all that d—— beggar, Hewitt. Everything is shut up since he was made mayor; everything's going to the devil. Why, see the places he's closed up."

"Indeed! I hadn't heard it."

"It's true, though. The sportin' places—that is, the music kind—is all shut up. McGlory's and the Brighton and The. Allen's and McCarthy's, over on Mercer street, and all the up-town places, so I hear, though I don't know nothin' about them. If you can't have music you can't get business. You see how it is here—like a churchyard. And this house closes on Saturday night for good. They're goin' to auction everything and sell out."

"What will you do then?"

"I don't know. Guess we'll have to emigrate to Philadelphia or Chicago."

Vile was the beer of the Philharmonic, 109 Bowery. Empty was the hall whence Orpheus had fled. A woman handsome as Hebe, and another of unprepossessing mien, came up to the bar and wooed long and earnestly to be treated. By way of variety they were treated with contumely, but instead of turning

ferociously upon those who denied them a share in the profits, after the usual manner of the Philharmonic woman scorned, they merely swore in an undertone and meekly returned to their seats behind the screen. Ah, me, how have the mighty fallen?

The investigators next betook themselves to the Brighton—the cheap edition of the Haymarket on Great Jones street. Alas and alas! The big illuminated sign, which hung so jauntily over the sidewalk and notified passers on the Bowery of the presence of the Brighton—it was gone for good. The curtains, too, were down, but stray gleams of light crept around the edges. On the door was a chalked invitation to try the side door, but the side door failed to respond. The knob had been removed, and neither persuasive knocks nor explosive kicks received response. The investigators seated themselves on a contiguous coal-box and watched mankind come and go. But mankind did not get in.

The. Allen's empty and to let.

McCarthy's, over the stable on Mercer street, dark as Erebus.

Andy Kelly's negro establishment—deserted.

The Black-and-Tan, on Bleecker street—no business.

The Corinthian pillars that support the big black entrance to Armory hall stood sentinel that night over a curiously new Hester street—a Hester street bereft of its youthful, sad, flitting figures; a Hester street through which a gentleman or lady might pass without fear of insult. Oh, it was astonishing! Where had they gone? McGlory's glory has certainly passed away forever. In place of the gay,

frenzied dances, and the pandemoniac revels of the past, the deserted hall is now given up to the nocturnal rat aud the busy spider. It will soon, doubtless, be turned into a tenement, for the police are sworn to never let it open again.